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# THE LORD HELPS THOSE...

*How the People of Nova Scotia Are Solving  
Their Problems Through Co-operation*

BY BERTRAM B. FOWLER

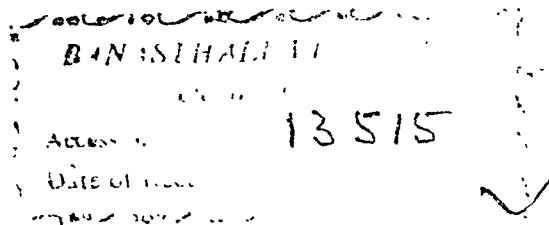
AUTHOR OF "CONSUMER CO-OPERATION IN AMERICA"

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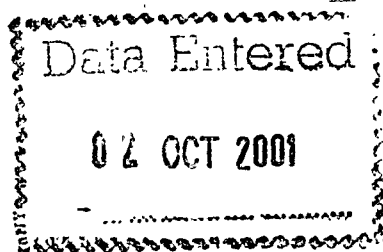
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DR. J. J. TOMPKINS

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## PREFACE

**I**N *The Lord Helps Those . . .* I have attempted no cold and dispassionate appraisal of the theories of a movement. What has been done in Nova Scotia by St. Francis Xavier University is too full of vital meaning and inspirational dynamics for that. The achievements there are presented as a challenge to those leaders who have the opportunity and the qualifications to lead the army of the disinherited and the oppressed into a new order where they can regain self-confidence and self-respect through constructive self-help.

I wish to acknowledge my indebtedness to "The Men of Antigonish," particularly to Dr. J. J. Tompkins, Dr. M. M. Coady, Professor A. B. MacDonald, Mr. A. S. MacIntyre, who opened their records to me; Sister Marie Michael; Dr. J. Henry Carpenter and Mr. Benson Y. Landis of the Federal Council of the Churches of Christ in America; and Mr. E. R. Bowen and his co-workers in the Co-operative League of the U. S. A., all of whom have placed at my disposal the results of their investigations in Nova Scotia.



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The Lord Helps Those . . .



## CHAPTER I

### RENAISSANCE IN ACADIA

THERE is something in the nature of a miracle in the movement that has come out of St. Francis Xavier University in eastern Nova Scotia. It is a modest miracle; to be sure, worked out unpretentiously by humble people. But in its wider implications, in its meaning to the masses of the American people, it is as important as anything that has happened in decades. Following the basic fundamentals of co-operation, the people of eastern Nova Scotia have worked out a philosophy and a technique that are in advance of any similar movement in the world. The changes brought about in fishing, farming, and mining communities are, therefore, of tremendous significance. The educational impulse which is the heart and soul of this strong and positive movement is portentous in a world-wide sense. In the few years of its economic operation it has demonstrated so clearly and unmistakably the fitness of the common people to handle their own affairs and remake their own communities that more and more of our social and

economic thinkers are being forced to turn toward St. Francis Xavier University to consider the nature and import of this miracle.

Out of a small university, in the little country town of Antigonish, has come a challenging philosophy of action. A few relatively obscure educational leaders have propounded and demonstrated a new technique of adult education. These leaders have gone down to the fishing hamlets on the Atlantic coast, to the impoverished farmers in the agricultural communities, to the miners in their dreary, dingy homes, preaching a deep and profound gospel of the dignity and ability of the common man. Because this gospel has been presented not as a vague and wishful doctrine but as a cogent and practical plan of action, a great change is taking place.

To understand this change in Nova Scotia one must, first of all, visualize this easternmost province of the Dominion of Canada. Shaped like a thumb on the continent's hand, Nova Scotia thrusts its 21,000 square miles out into the bleak North Atlantic, a rugged land, mantled with forests of spruce and fir. It is a land of striking contrasts. From Sable Island, that shrinking patch of shifting sands that has for decades been known as the "graveyard of the Atlantic," one swings across Nova Scotia to the Annapolis Valley, garden spot

of the Province, one of the finest fruit-growing sections on the Atlantic seaboard. From the Annapolis Valley one travels through forests and open farming country to Cape Breton Island, a section of the Province very much like old Scotland with its wild glens and gorges. The Province is rich in coal deposits. Considerable gold and iron are found there. Its long coastline faces some of the finest fishing grounds in the North Atlantic. Its farmlands are good.

Despite a sprinkling of French population, reminders of the time when this land was the French Acadia, the population is predominantly of English and Scottish stock. Some of the early English settlers came to the Province from New England at the time of the American Revolution. The great influx of Scotch settlers came from the Highlands of Scotland during the first quarter of the nineteenth century. This group settled around the eastern end of the peninsula and on Cape Breton Island and today comprises one of the largest settlements of Scotch Catholics in North America. In the hills and glens of Cape Breton they have clung to old customs and values. Gaelic is still spoken in many of the homes, and the Scotch burr still gives vigor and color to their accent.

This is Nova Scotia, a section of the continent rich in natural resources, settled by a strong and

vigorous stock with a background of self-reliance and resolute independence. With such a combination we should find here, if anywhere, a free and prosperous people. That something far different exists is proof positive that the system under which these people have lived is fundamentally wrong.

What actually happened in Nova Scotia was no isolated phenomenon. It was but part of a broad, general drift toward economic dependency, tenancy, and poverty. The settlers who came to Nova Scotia, in common with those who settled the whole continent, were following the guiding star of an ingrained hope. They had turned their backs on the state of tenancy under which they lived in Europe to become owners of land and masters of their own destinies in the New World. Some of them peasants, most of them little better than peasants, they rejected the semi-feudal system of land tenure in Europe and caught an inspiring glimpse of what has been called "the American dream."

Tragically, these refugees from European tenancy brought with them no philosophy of an ownership that would be permanent and inviolable; the hope that had brought them across the Atlantic therefore proved to be short-lived and tenuous. They moved onto their acres as primary producers and, in their ignorance of economic realities, left

all their other affairs in the hands of the middlemen, who followed the sweep of colonization like a swarm of locusts. The prices of farm crops, fish, lumber, and the other products of land and sea were at the mercy of a highly competitive group of merchants and promoters who organized, not to insure the primary producer a fair return for his labor or the consumer a reasonable value for his dollar, but to make profits.

The result was as destructive as it was inevitable. In the process of taking full control of the distribution of primary products the army of economic feudalists gobbled up the real riches of the country. They seized ownership and control of the mines, the oil fields, and all other natural resources along with the keystone of the whole economic system—distribution.

Thus the American dream lost its substantiality and reality to become what it is today, a myth of what might have been. That the dream continues even as a myth is the one strong hope of America. Though we have lost control and ownership, squandered our heritage, and slipped into the abyss of tenancy, the vision is still there to be brought into evidence when the people discover a philosophy of action and turn their combined will and strength to the task of establishing ownership.

The failure of the people to discover and apply such a philosophy of action has perverted the realization of the American dream into the present American nightmare. The system of small independent merchants of colonial times has logically expanded and hardened into the present pattern of centralized ownership, wealth, and power, with its natural corollary of decentralized poverty and dependence. Because of this we have, on one hand, farmers raising bumper crops while their children go without the necessities of life and, on the other hand, city workers whose wages do not permit them to buy the crops the farmers raise; there is no real system of exchange between the workers on the land and the workers in the city.

In his book, *The People, Yes*, Carl Sandburg has put it succinctly:

“I came to a country,”  
said a wind-bitten vagabond,  
“where I saw shoemakers barefoot  
saying they had made too many shoes. . .  
I met carpenters living outdoors  
saying they had built too many houses.  
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And I talked with farmers, yeomanry,  
the backbone of the country,  
so they were told,

saying they were in debt and near starvation  
because they had gone ahead like always  
and raised too much wheat and corn  
too many hogs, sheep, cattle.  
When I said, 'You live in a strange country,'  
they answered slow, like men  
who wouldn't waste anything, not even language:  
'You ain't far wrong there, young feller.  
We're going to do something, we don't know what.'''\*

The perception of this fact and the outline of a philosophy and technique to meet its challenge has given the St. Francis Xavier University program of action its strength of logic and practicality. The signs of the times were written with inescapable clarity across the face of Nova Scotia. Fishermen went to sea, followed their hazardous calling in the bitter Atlantic weather, and brought back their catch to be delivered to the local merchant, who was but a unit in the system that was exploiting them. The fishermen took the pittance the system allowed, and paid what that same system was pleased to charge them for their gear and necessities of life. The result was a soul-destroying and horrible poverty. In many of these fishing villages the children of the fishermen were not being educated because they had not sufficient clothes to cover them while they went to school.

\*Reprinted by courtesy of the publisher, Harcourt, Brace and Company.

Most of the fishers' boats, as well as the gear they used in fishing, were covered by their indebtedness to the merchant. The merchant could take boat and gear from the individual fisherman at any time when the fisherman refused to sell the catch to the merchant at his own price. Thus the fisherman had become a share-cropper of the sea. The system under which he lived and worked was one of almost absolute peonage.

The lot of the farmer was little better. The same type of short-sighted merchant handled the products of the farm. The farmer brought his seasonal harvest to the merchant and sold at a dictated price regardless of what it had cost him to produce his crop. He was chronically in debt to the local merchant, his farm blanketed with mortgages. His land, symbol of ownership, was no more than a symbol, vague and meaningless.

· Around the mines of eastern Nova Scotia huddled the soot-blackened towns where the miners lived. Some of these mining towns were scarcely more than clusters of shacks. Utterly dependent upon the seasonal fluctuations of the mines, the miners lived in a state of sullen rebellion. Periodically the rebellion flared out in open strife. Strikes and demonstrations did win for them some small gains in wages and working conditions, but the wages were always swallowed by living costs,

which were manipulated by the same merchants who were strangling fishermen and farmers.

This was the picture that the men of Antigonish saw when they looked outward from St. Francis Xavier University. Teachers and preachers, they saw themselves faced with an apathy born of poverty, a decadence that was destroying their people culturally and spiritually. They saw the finest of the youth of the land streaming outward toward the Canadian west and the United States. They saw farmlands deteriorating, the wharves, boats, and homes in the fishing villages crumbling into decay. They heard from the mining towns the rising note of impending revolt. Because they were wise and discerning men, they could add these portents together and foresee the inevitable result. The land was slipping away from beneath their feet. The young men they educated went out either to join the army of petty exploiters or to use their education in farther fields.

Within the university itself appeared the first signs of a changing order. Men like Dr. J. J. Tompkins, then vice-president of the university, were beginning to preach a new doctrine. There was talk of a university that should go out to the people instead of merely holding its doors open for the favored few. The few leaders sensed, further, that there was a spirit in the land underlying

the apathy and the resentment, a spirit that said in the words of Sandburg, "We're going to do something, we don't know what."

It was their task, these men believed, to show the people what it was they must do. So, gradually, they began to evolve the philosophy and the technique that today are remaking the economic and social map of Nova Scotia. They saw that the people were helpless because of their ignorance. Therefore education was of paramount importance. But this education must be something more than the mere dissemination of the theories taught in dry textbooks. To be realistic and practical, education must prepare the people for action. It must go farther and outline the program of action. In arriving at this conclusion the men of St. Francis Xavier University gave a new dimension to our narrow system of formal education.

Having traveled thus far in their thinking, these educational leaders began to look about for a program of action. The economic course of a people in a democracy, they argued, must lie between the totalitarian wings of Communism and Fascism. Moreover, it must break sharply and decisively with finance-capitalism, that faltering system that by its own ineptitude and inefficiency tends to force a swing to either one of the wings.

Their search led them directly to a study of co-

operation. In co-operation they saw the hope for a true economic democracy. They accepted it as the technique by which to bring back to the people the vanished ownership and control of the means of life. They borrowed freely from the Scandinavian countries and from the United States, choosing what they believed was best in each country and applying it to Nova Scotian needs. As with education, so with the co-operative movement: the men of Antigonish gave a new dimension, new meaning and value to the co-operative philosophy. They did not want any bare system of co-operative marketing, any circumscribed method of storekeeping. In other words, they did not want mere co-operative enterprise. They wanted a co-operative movement that would be a living, vital philosophy of economic life, an unshakable foundation for a free, democratic society.

Paramount in their minds was the realization that the people had to be awakened socially, culturally, and spiritually. The importance of the economic action lay in their acceptance of the fact that this awakening could not come except through the self-reliance and self-respect that accompany control of one's own economic destiny.

Dr. M. M. Coady, the burly, hard-hitting apostle of the new St. Francis Xavier doctrine, the man

who has supplied much of the dynamics and driving force of the movement, stated it shrewdly and intelligently when he said, "We must put the common man in the driver's seat with his hand on the throttle of his own economic destiny."

These educational leaders went out from the university into the towns and villages preaching this novel and vital gospel of a new economic order. They proved their faith in the ability and willingness of the common people to enlist in an economic crusade. In the obscure corners of the Province they found the real leaders among a leaderless people. Uneducated farmers, fishermen, and miners met by night in their little study groups to talk over what was wrong with themselves and their lot—and what to do about it. Some of them had to learn to read and write before they could begin to take definite action. But they did learn, and they did swing into action.

The story of the rise of the credit unions, co-operative stores, small factories, sawmills—all the economic units that have arisen—are definite signs of the economic and cultural regeneration that is taking place. The story of the building of these units is a moving and heroic one. But even more significant is the story of a people who have recovered faith in themselves and in their fellow men. It is the saga of a people who in recovering faith

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in themselves are turning away from dependence upon others to dignified and constructive self-help. They have put a new and vital interpretation into the assurance that "The Lord helps those who help themselves."

## CHAPTER II

### A PROPHET WITH HONOR

A PART of every worthwhile movement of the people is always the prophet who walks in advance, awakening sleepers and pointing the way of progress. There must always be a John the Baptist to cry aloud his message in the wilderness, a Peter the Hermit to preach the crusade. The people wait for the voice that only they can recognize, the voice with the ring of truth and authentic power.

St. Francis Xavier University had such a prophet long before there was any thought of the present extension work in adult education. As teacher and priest, Dr. J. J. Tompkins has been the spiritual father of the whole magnificent movement. He was not afraid to follow his own belief that a man to do anything revolutionary and constructive must live dangerously. Therefore, he was demanding economic and social reform, exhorting and pleading when there were few to listen to his voice or heed his message.

He stands in the background just now, a frail,

white-haired little man with the eyes of the prophet and benevolent zealot. More than thirty years of uphill work have failed to quench his ardor or dull the shining edge of his militant spirit. Every observer who has studied the St. Francis Xavier University extension movement gives him full credit for what has been done. It was he who roused the people to shake off the shackles of ignorance and apathy and make their first halting attempts at self-help. It was he who found and inspired most of the present leaders, those who to-day are doing the most active work.

He came to St. Francis Xavier University as an instructor in 1902. In 1907 he became vice-president of the university and began the work of trail-blazing that has never ceased. The university at that time was rather insignificant, a small college giving routine courses in formal education. It served only the select few who were able to pay fees.

At this time Father Tompkins had not worked out his philosophy of adult education. He saw only that the university was slavishly following the orthodox pattern. There were, he believed, greater men undiscovered than those who reached the doors of the university by the easy way. He set himself the task of finding these men. He went farther afield and brought in new professors and

instructors—men with keen minds and new outlooks. Then he turned to the people in his Province, searching for those who had been overlooked.

Back of this program of action was a belief that among the people were those who could become their real leaders. He had a vision of educating such men at St. Francis Xavier and seeing them go forth to right the wrongs that existed and lift the educational level of the masses. Then, as now, he believed that the great need of the people was for education: that, given education, the people would change the world in which they lived. He did find some of the men he sought and lifted the university to new importance and dignity.

He went abroad time after time, searching for new ideas and ideals in educational technique. He studied what he saw, and stored up in his active mind the information he got from educational leaders in other countries. But despite his efforts he saw his real end being defeated. The young men whom he had found and placed so much hope in, did, after graduation, very much as did the students chosen by orthodox methods. They joined the ranks of the professional men and the petty exploiters and used their knowledge, for the most part, merely to lift their own level of prosperity.

Such results neither discouraged nor deterred

this modern crusader. He still believed in his vision. But he began to doubt his first idea that the people could be saved by university graduates. So he began to preach a new doctrine. If the graduates would not carry their training to the people, then the educators themselves must carry the university to the people. He had come in contact with the developing idea of university extension work, and he saw in the movement a technique that would do the job of which he had always dreamed. So he began to plead for the formation of such an extension department at St. Francis Xavier University.

Through all this period he watched the trend of the times. He watched the outflow of Nova Scotian youth to the wider fields of the West and to the United States. He saw the educated ones carrying their ability and talent to more favored communities. He saw, also, the tragic side of the picture, the trek of young men and women away from their native soil and open country to the squalid slums of the big textile cities to the south. He saw them lose the last vestige of their freedom and become slaves to factory whistles that tomorrow might not blow their summons to work, suppliants at mill gates that tomorrow might slam in their faces and leave them helpless dependents on charity. He saw them as they were, pale wraiths of

men and women, ghosts in a shadow world of unbalanced economics. Once owners of substance, they were becoming owners of nothing but their poverty, freeholders of little but their misery.

Looking outward from the university windows he saw the slow decay of an old order, the gradual decline in the economic conditions of the Province and its people. And as he watched, his ideas became stronger and more fixed. If educational leaders could not lead the people in a social and economic revolution, then the case of his world was indeed hopeless. So his appeals began to take on fresh emphasis and vigor. He groped for some fundamental rule that would stem the tide of dispossession and tenancy. And while he groped he was pleading for a wider comprehension of education, for an acceptance by the university of the responsibilities that it could not avoid if it were to fulfill its obligation to the people.

Perhaps he talked too much and too vehemently. Perhaps his challenge to the educators caused vague discomfort in the minds of those who also saw what was happening but believed that someone other than the educators should accept the responsibility of bringing in reform. Whatever the reason, in 1923 he was in the parish of Canso, a little fishing town on the bleak eastern shore, ministering to a flock far-scattered along the coves and

headlands of that bitter coast. He was priest in the heart of the tragic misery and ignorance against which he had crusaded so long. He was now face to face in practice with those things with which he had wrestled in theory.

The move had the appearance of a demotion. Seemingly he had lost his bitter battle with evasion and apathy. But in reality it marked the turning point in Dr. Tompkins' career as an educator. Hitherto he had talked within the cloistered retreat of the university. Now he rubbed elbows with the people for whom he had lived and fought. He had come to close grips with the bewilderment and misery of the people he loved. Now, he knew, he must begin to prove the practicality of his gospel. He must vindicate his faith in the ability and integrity of the common man.

Along the path he had traveled his ideas had undergone development and evolution. He had partially failed in his early attempts to develop the leaders who were so vitally necessary. His own faith in the people began to shape his thinking and action. He saw now that if he could awaken the people they would develop their own leaders. For the leaders were already there, buried in the debris of a collapsed system.

Out of this thought came another of his motivating ideas, one that has since remained an un-

shaken conviction. He puts it, in his own words: "No man really achieves true greatness any other way than by getting it from the people. Get close to the people with the desire to work for them and with them and they'll make you great. The people make giants."

This conviction became the spirit and substance of his teaching. He went about among his people, questioning, prodding, challenging, seeking to awaken their dormant faith in themselves and their own ability. He showed them what was wrong with the system under which they lived, and asked them if they were not ready to do something about it. He had the patience to give years to the task, to challenge and question again and again and again until the people began to stir and look about at the conditions that beset them. He had the patience to go on for years because he believed that when the people awakened they would find a plan of action and do something to change their world.

Little homely stories that circulate everywhere in Nova Scotia show the mighty, valiant spirit of the man. He went up and down the coast, among the poor fishermen and farmers, with his pockets full of leaflets and clippings. He visited the men in their homes and talked and questioned. He searched them out at their work, in the woods and

in their boats, on their tiny farms and along the roads. And wherever he talked he emptied his pockets, then strode along on his way leaving the men something to discuss after he had gone.

He went further and started to expose these people to wider and deeper knowledge. He brought in many books—volumes on sociology and economics. He gathered men about him wherever he could find them. He set up impromptu forums. He read aloud from the books, since many of the men could neither read nor write until “Father Jimmy,” as they affectionately called him, taught them. He brought in speakers and lecturers and arranged mass meetings. After every mass meeting he arranged dozens of his tiny forums and made the men talk over what they had heard, made them winnow the kernels of wisdom from the chaff and add them to their store of knowledge.

One story of those days indicates the character and shrewd force of the man. He was driving with a lecturer toward a village where he had arranged a mass meeting. On the way he passed a group of his parishioners working on the road. Father Jimmy could not let such an opportunity pass. He stopped his car and got out with the lecturer. By the roadside was a big rock which formed a natural platform over the heads of the men. The lecturer climbed to the rock platform and talked while the

men shoveled dirt. When they moved farther down the road Dr. Tompkins and his lecturer followed, stood in the midst of the men to finish the talk, and then went on to repeat the lecture in the village beyond.

Some time later when one of the big foundations in the United States sent an investigator down to study what was happening, the visitor found Dr. Tompkins in his house with a class of adults whom he was teaching to read and write so that they might absorb more of the things he had to teach them.

Thus the man who had associated with great minds in his own country and abroad was now talking the language of the fishermen and farmers. He was down with his feet in the common earth upon which his people worked and walked, seeing their problems and privations from their own point of view. His faith in the people was becoming a consuming flame as he watched them respond.

Dr. Tompkins admits that he did not at the time know what action was going to come out of all this mental activity. He simply clung serenely and strongly to his simple faith in the ability and capacity of the people. He knew now that they could grasp and assimilate the things he taught

them. He was equally certain that some sort of action would follow. He was continuing to expose the people to education and knowledge, breeding ideas. And he knew what would happen when those ideas became fixed and permanent, for he has said, "Ideas have hands and feet. They'll go to work for themselves."

He had started a wave of thinking that was spreading beyond his own parish. Men and women were carrying his ideas farther afield, talking to others in this new language of hope and determination. The leaven planted in the little parish of Canso was beginning to work. The people were talking now of action. They did not know what shape that action would take. But they knew they were going to do something.

The first action taken by these people of their own volition was hardly what anyone might have expected. In 1927, a few days before the celebration of the sixtieth anniversary of the confederation of the Provinces in the Dominion of Canada, a small group of fishermen called on Dr. Tompkins with a question: "Why should we celebrate Confederation? What has the Dominion of Canada done for us?"

Dr. Tompkins listened to their complaints, then said, "Maybe it's your own fault. Stop this growl-

ing about Confederation. Maybe you need to practice a little of it among yourselves. Maybe you need to try a little self-help."

On the national holiday a group of these fishermen were gathered in Canso to discuss the problems facing them. They knew what was wrong; they had studied for years with Dr. Tompkins. They decided it would be a good day on which to send a telegram to Ottawa. So they wired the seat of government; the burden of the message was: "What are you going to do about the poverty among the fishermen of Nova Scotia?"

That telegram could not have been better timed. In the midst of a national celebration of the benefits and joys of Confederation the fishermen's telegram was a discordant note of harsh reality. It caught public attention. It was picked up and publicized, forced before Parliament for consideration. Following the consideration came action.

A Royal Commission went to Nova Scotia, and conducted an investigation. When it returned to Ottawa it recommended, among other things, that the fishermen be organized for group action. Also, it recommended the formation of co-operatives and a definite campaign of adult education. That Royal Commission report was the first great pronouncement to vindicate and approve the thing

for which Dr. Tompkins had so long struggled almost single-handed.

That report was the spark in the tinderbox that Dr. Tompkins had been preparing for years. The pent-up eagerness and resentment of the people flared up in a blaze. The stage was set for the renaissance in Acadia.

To carry on the work of organization, the Government employed Dr. M. M. Coady and turned him loose among the fishermen. Here again Dr. Tompkins' ideals and theories were vindicated. Father Coady was one of his discoveries. Dr. Tompkins had found him years before, teaching school in a little Cape Breton village, and had persuaded him to go to St. Francis Xavier University and study. At the university Dr. Coady made a brilliant record, and he followed this with study abroad. Like Dr. Tompkins, he had caught the vision of a new era for Nova Scotia.

One of his first jobs was to go to the parish of his old friend and form Fishermen's Federation No. 1, the first of a series of such federations along the coast of the maritime provinces. He followed the organization of that group with a series of smashing blows at the system that had chained the people in helpless poverty.

Now the whole land was awake. The ferment had spread from the people to the educational and

spiritual leaders. Prominent Catholics began to urge upon St. Francis Xavier University the establishment of an extension department. They called for a wide program of education among fishermen, farmers, and workers of the Province. The somnolence of some of the leaders was rudely shattered by the voices of those who shouted for action to help the starving fishermen. Newspapers took up the cudgels and cried for action and reform.

Thus the extension department of St. Francis Xavier University came into being. The university decided that its future was inextricably bound up with the future of the fishermen, farmers, and miners. Dr. Coady, his work for the government finished, was made director. Professor A. B. MacDonald, a former inspector of schools, another man of the Coady type, powerful, genial, persuasive, and dynamic, became head of the field work.

They turned to the co-operative movement for a technique of economic action. They borrowed the credit union, or co-operative banking plan, from the United States. They visualized marketing services for farmers and fishermen, small factories and sawmills to be owned and controlled by the primary producers who depended upon these units for the processing of their products. The women were to be taught home industries and

handicrafts. But underlying all, as a basic foundation for the whole movement, was the adult education program, the heart and soul of Dr. Tompkins' vision.

The people were organized and drawn together into small study groups. They were taught to think for themselves. The co-operative store was not looked upon as a mere business enterprise to be organized through a stock-selling campaign. Under the St. Francis Xavier leaders the fishermen and farmers studied it as but one of the economic units in the new communities they intended to build. Therefore they studied the whole question of distribution, diagnosed and laid bare the evils of a system that places distribution at the mercy of the greed for profits.

In the same manner they approached the credit union, the small factory, the marketing organization. Once these were set up they would go ahead to study the wider problems, housing, insurance, co-operative medicine, the relation of public utilities and taxation to the individual and the community.

This is the story being written in eastern Nova Scotia today in terms of concrete economic units. It is revitalizing a whole section of the population and the impulse is spreading outward in an ever-widening circle. It took place because a truly great

prophet appeared with a message and a vision and was not without honor in his own country; a man humble and strong enough to work and preach in the face of all opposition, indifference, and apathy until he saw the triumph of his mission.

No one who knows the St. Francis Xavier movement, as it is termed today, has any doubts as to where the motive and the dynamics came from. To get to the heart of the whole movement you must go straight to Canso where Dr. Tompkins spent the hard years of his lonely battle, saying, as he fought with lassitude and ignorance, "If you want to educate a man you've got to get him to see a ghost."

It was he who made the people see the "ghost," the vision of what they could do by their own strength and ability.

### CHAPTER III

## LITTLE DOVER

TO THE observers who have studied the St. Francis Xavier University extension movement in Nova Scotia the village of Little Dover, in the parish of Canso, epitomizes the resurgence that has stirred the Province. Other groups, having more to work with, have gone farther and wrought greater changes. But Little Dover was, in a sense, the cradle of the movement. The men of Little Dover were among the first to shake off the lethargy of poverty and misery and take the first strong strides toward a better order.

Little Dover perches on a barren, rocky shore, facing a desolation of sea that is but little less bleak than the corner of the Province upon which it sits. The population of some four hundred inhabits a shore where there is no vegetation. No trees are there, no open fields, nothing that could by any stretch of the imagination be called agriculture, unless the term might be applied to the narrow strips of garden where the scanty soil is built up and enriched by seaweed to grow a few

vegetables. A few sheep at one time constituted the total count of livestock. There are those who claim that in the nineteen-twenties there was neither horse nor cow in the village, much less an automobile. Others claim differently, pointing out that there was an old horse—but he died somewhere about the time the argument starts. There may have been an odd cow or two, certainly no more. Consequently there was no adequate milk supply for this isolated hamlet that had not even a road to connect it with the outside world.

The men of Little Dover went out upon the Atlantic for their harvest. They launched their boats in the face of the green rollers that thundered in from thousands of miles of open ocean. The storms of the North Atlantic lashed the forbidding shores with wind and rain and blizzards. Fog, as cold as the bitter waters that gave it birth, crept in to envelop shore and homes and the questing boats in its clammy shroud. To the men of Little Dover life was a cruel, losing struggle against all the elements of a hungry sea and a hungrier system of rapacious greed. Tomorrow loomed on the horizon with nothing more comforting to offer than hazard and privation and grinding toil.

They brought back their hard-won trophies from the sea and saw them seized by the waiting

merchants, agents of the slack-muscled, fat, and comfortable men in far-away cities who were the only ones to profit by the work of hands twisted and warped by the hauling of icy nets and dripping lobster traps, hands gnarled and toughened by the back-breaking pull of heavy oars.

They lived, these men of Little Dover, through the hard seasons, with little of security or ease to lighten an hour or a year. They saw their labors swallowed by an economic feudalism that was never content with its duress, that never for a moment eased its relentless pressure. Little Dover, however, presented no unique picture or situation. It was but a segment in a vast and far-flung area where a class of hardy, industrious men are virtually enslaved by a system that makes of distribution a farce wherein wretchedness and poverty are forced to take the leading rôles.

All along the Atlantic coast from Newfoundland and Labrador to Florida you can find the Little Dovers, impressed with the stamp of failure and impotence. You can see them anywhere along the seaboard, the wharves tumbling into the sea, boats and gear rotting on the beaches, mute testimonials to those who have given up the unequal struggle and turned to follow alien callings away from their own known sea. These are the tragic signs of the tenancy-blight that is spreading over

America. In the bigger coastal cities the huge fish markets, centralized organizers and controllers of a vital industry, make their biggest profits by virtue of absolute, dictatorial control of the whole industry through chains of subsidiary agents. These men fix the price of fish, not at its true valuation, but at a set margin of profit that is kept inviolable and secure though the fishermen and their children starve.

This system has replaced the former colonial pattern of widespread ownership of producing and marketing facilities. The big canning factories and freezing plants have swallowed the small fishing ports. The steam trawlers have cut into the business of the shore fishermen. The drying racks along the coast have become decrepit, skeleton monuments to a vanished prosperity and well-being.

Everyone has heard the arguments of efficiency advanced to justify the change. We are told that the shore fishermen clung to their methods of salting and curing fish while modern methods of refrigeration were changing consumers to a diet of fresh fish. The fact is that the fishermen were abandoned by those who should have given them education and training in modern methods, while the big packers and dealers gobbled the market and concentrated the control in Boston and New

York, reducing the balance of the trade to the two existing groups of agents and peons.

The truth of the matter is only now becoming apparent. Groups like those that have been organized in Nova Scotia are proving that the small local plant, cannery, or freezer is more efficient than the huge centralized unit with its costly overhead of agents and substations that buy the catches.

The steam trawler that revolutionized fishing methods on the American coast continues its work of destruction. Like an ominous banner its smoke flaunts a smudge along the horizon, tracing its path over ruined fishing grounds, killing the young fish and ruining the feeding grounds. Fortunately, Canada saw the danger long ago and drastically curtailed steam trawlers in the coastal waters. And, if the signs of agitation along the Nova Scotian coast mean anything, these are to be still further restricted in their operations.

The system of marketing the harvest of the Atlantic has developed into something approaching an open scandal. Can any system be called efficient that reduces to abject poverty a whole section of the population without giving any real savings in costs to the consumer? Sooner or later we must face this fact and do some of the things that have been done in the Little Dovers of Nova Scotia.

Dr. Tompkins saw all this etched with appalling

vividness in the plight of the fishermen as he went among them, for Little Dover was in his parish. He listened to the men and women of Little Dover as they lifted their voices in resentful railing against the system that was throttling them. He saw their children undernourished, growing up in ignorance because the smaller children were too ragged and scantily clad to attend school during the brief period allotted them. And that period was brief indeed, because a boy became a fisherman as soon as he could pull an oar and then all education lay behind him. This priest saw the manifest omens of inertia and insensibility making their frightening appearance in the retrogression of the people.

So when the men came to him with their resentment he was shrewd and forceful in his answers. He gave them none of that false sympathy that hardens resentment into chronic rebellion and throttles constructive action. He made no attempts to battle with the entrenched agents of the centralized order. The people themselves were his concern. His job was to awaken and stimulate them to the point where they would do something about the evils that beset them. Therefore, he talked Socratically, making the fishermen diagnose for themselves the ills of the system that oppressed them. He helped them to perceive what was wrong

with themselves and their times. He did not dwell on negative wrongs, but rather he reiterated with positive assurance what they could do if they would study and work to find a way to do things differently and more justly.

When he first began his crusade among these people of Little Dover there were those who remonstrated with him, men who honestly believed that he was wasting his energies and his time trying to lead these people out of the economic swamp they were in. They believed that the fishermen of the coast were past redemption, caught in the meshes of a grievous system that could not be overthrown or changed. They believed, further, that the people themselves had been oppressed to the point where they were too spiritless and confused to do anything for themselves. Said one such counselor to Dr. Tompkins, "Leave them alone. You can't do anything with such cattle."

But they were not cattle to Father Tompkins. They were the people in whom he believed with a faith that was unbounded and vitally alive. They were men and women, he was convinced, who could change the whole fabric of society if they were given a rule to follow, a working philosophy of action. But still he did not know what that course of action would be. He could only teach

and preach and wait for the people to swing into action under their own power. The one thing he could do was to educate them for that day of action when it should come.

So he taught and preached through the seasons when the dealers paid the fishermen fifty cents a hundredweight for deep-sea fish that cost the consumers twenty or more cents a pound. Every spring he saw the lobster buyers come in to take the catch. They paid the fishermen three or four cents a pound for the small lobsters for canning and six or seven cents for the larger lobsters for the Boston market. They paid these prices because of their close and rigid control of the share-croppers of the sea, while fishermen a comparatively few miles away on the Maine coast were getting twenty and twenty-five cents a pound for their catch.

When the three-months-long lobster season was over the buyers left, carrying with them the life-blood of the village to be sluiced into the already swollen profit pools of the big centers. The people accepted their pittance and settled back a little more deeply and firmly in the slough of their chronic poverty. They were powerless because they knew nothing of methods or organizations through which they could reach the Boston market.

What made their case even more bitter and hopeless was the fact that most of them did not get in cash even the starvation price. They were in debt to the local merchant, who usually acted as the agent of the buyer. Therefore, they got most of their pay in the necessities of life that were marked up as ruthlessly as the lobsters were marked down. So, year by year, the people grew a little more discouraged, a little closer to the brink of demoralizing dependence upon complete relief and charity.

All through these years, however, Dr. Tompkins continued his mental onslaught. He pursued the people month after month with his inexhaustible patience and hammered his ideas at the fishermen. He was a veritable ferret on the scent of his quarry. Two or three were a crowd to Dr. Tompkins. Whatever their number, wherever they gathered, he led them to discuss the pressing problems of the day. He talked in terms of lobster prices, of the cost of fishing gear and food. He continued to expose the illiterate to the A-B-C's and thence onward to those ideas of his that had "hands and feet." He led them inexorably toward the point he saw they would reach when they began to think for themselves, constructively and intelligently.

His pamphlets, leaflets, and newspaper clippings were in every home. Everywhere, as the men

gathered in their little knots, as they worked on the shore, as they baited trawls or mended their lobster traps, their talk gradually turned from idle grumblings and belligerent wails and began to take shape and direction.

The first sign of group action that came out of Little Dover was in the shape of a petition that the fishermen sent to the Provincial Government. They asked that a road be built into the village. Like the petition from Canso to Ottawa, it was nicely timed. An election was coming up. The politicians wanted the votes of the men in Little Dover. So the road was started.

Once the election was over the work stopped. The short stretch of completed road was there, a continual reminder to the men that they could get something done when they spoke with one voice. So they kept up their pressure. It took three elections to get the road completed. But when finally it was completed, it was something more than a mere stretch of road. It was a link with a new era for Little Dover. The men thought about it as they walked on the road. And as they walked and thought they asked each other, "What next? What can we do now?"

They went to Dr. Tompkins with that question. And he answered them as he always did, "What do

you want to do? What problem do you think is worst?"

"Well," one of them said finally, "the price of lobsters is too low. The canners are getting too big a profit. There must be some way to get more money for our catch."

Still Dr. Tompkins stuck to his method. He prodded and questioned, "How do you think you can get more? What do you want to do?"

That was a pair of big questions. To them it summed up the whole of the problem that seemed so insoluble. But they had been doing a lot of thinking. One of them thought that if they had a canning factory they might do something. But a canning factory meant money, more money than the whole village possessed.

However, when they voiced the thought to Dr. Tompkins he said promptly, "All right, now we're getting some place. You want a lobster factory. Why not build it and operate it yourselves?"

To them the idea was gargantuan. It was not something they could do right away. Right there the ideal of education for action, which had motivated Dr. Tompkins for so many years, began to take fresh form and substance. If the people wanted a lobster factory they could study the problem and find out for themselves how to do the job.

At this point there began to function what was to be the dynamic adult education movement of St. Francis Xavier University. The men met in their homes and studied the material that Dr. Tompkins got for them. They talked over the lobster situation as a problem that was their own. Something radically wrong was being approached by men in whom the determination to work and do was hardening and deepening.

That winter of 1929 saw a tremendous occurrence take place in Little Dover. The men shouldered their axes and went into the woods. For the first time in their lives they were doing something for themselves—something for a wage that was yet far off and nebulous. But they believed in Father Jimmy. And, more important, they were beginning to believe in themselves.

When the humble sagas of the common people are finally written the story of that winter's work in the woods behind Little Dover will bulk large. The crash of falling trees dramatically punctuated a new chapter in the history of the fishermen. Only yesterday they had been helpless individuals, each one obsessed with his personal problem, unable to see beyond the gray veil of his own poverty. Now they were men in a cohesive group, facing a problem that had become smaller and more solu-

ble because they faced it as an awakened and energized community.

All that winter they worked, hauling the logs out by hand because there was no horse in Little Dover. They hauled stones in wheelbarrows for the foundation of their lobster factory. They donated the labor and built it for themselves without the outlay of money for anything save the necessary nails and hardware.

When it was finished they stood back and found themselves facing the biggest problem of all. The building was up, a strong and substantial proof that these things could be done. But there was still the matter of canning machinery. That they could not make. Such equipment called for the expenditure of money. And money was still something they did not have in Little Dover.

At this point Dr. Tompkins saw that he must now do his share. He must show these men that by their own initiative and self-help they had done something more than merely raise a building. They had built at the same time an edifice of self-confidence. They had proved themselves men of substance. They could, Dr. Tompkins knew, get credit somewhere.

Out of his own pocket he loaned them \$300 without interest. He found another man who

loaned them \$700 at a low rate of interest, and the canning machinery came to Little Dover and was installed. They organized the business on a co-operative basis, paying each individual member the same low price he would have received from the outside buyer who came by boat each year to buy the catch.

At the end of the season, when they counted their profits after selling the pack in Halifax, they found they had enough money to pay off the \$1,000 borrowed and return an extra two cents a pound to the individual fishermen. Little Dover closed with a triumphant flourish the first chapter in its epic of self-help. The men lifted up their heads and looked about them with a new light in their eyes. They had done all this for themselves.

That was the first concrete victory for Dr. Tompkins. He had made them evolve the ideas "with hands and feet" and the ideas had worked. The people had found, through their little study clubs, a rule of action. With the lobster factory was born a new philosophy on that bleak coast. Nothing would ever look quite the same again. Something that had been destroying them was by them destroyed. They were still poor and oppressed. But they knew now that they were greater than their oppressors, stronger than any conditions that might face them.

Under Dr. Tompkins' guidance they took another step forward. Out of their study clubs came a plan to bring in a milk supply for their children. Their land was too poor to support cattle. So they decided to try milch goats.

Again Dr. Tompkins let them talk it out among themselves, taking action for them only when he saw that they had made their own decision. He got in touch with a governmental agency that was really concerned about the plight of the people of Little Dover. Through that agency the village got its flock of goats. The government sent them in. But they came because of the co-operative action of the people themselves.

With the lobster factory built they turned their attention to the marketing of the larger lobsters that went each year to the Boston market. They obtained expert advice and in their study clubs explored the details of packing and shipping live lobsters. When they knew how to handle their end of the business they found an agent in Boston to sell their shellfish direct to the metropolitan markets. In 1937, for the lobsters that used to bring them six and seven cents, they got twenty cents a pound.

They organized a buying club and pooled their orders, slashing the prices of the necessities they had to buy. They cut the price of twine and rope

and gear used in their work. They cut the prices of food and clothes, adding, with each slow step, a little more to their well-being and self-respect.

The schoolhouse in Little Dover was a one-room, tumbledown affair. They tackled that problem and got a new two-department school. In place of the single teacher (who was not always employed) they got two. There were more children in the school: children with sufficient clothes and a better balanced diet, children who had been facing a future unknown and unpredictable a few years before.

Co-operatively they built new fishing boats. They began to improve their flocks of sheep. Better, they began to utilize the wool at home, instead of selling it at starvation prices to the same class of dealers who had robbed them of their lobsters and fish. Home industries began to make their appearance. The women were weaving the wool into rugs and other articles.

This is the story of Little Dover's rebirth. If you go there today you may be rather surprised by what the surface reveals. After all, there is little in the physical appearance of the village to cause any demonstration of wild admiration. The land is still barren and bleak. The people are still poor. But it is not the grinding, hopeless poverty of a few years ago. They are making their improvements

slowly, carefully, and soundly. Each move is planned and thought out in the study clubs of the adult education movement that has rejuvenated the community. Each forward step is taken as the result of a growing and rising enlightenment. They now recognize their world as their own. If wrongs exist, then they must act to change them. The old murmur of resentment has given place to an open and forceful declaration of inherent rights and abilities.

Remember, too, that all this has taken place between 1928 and the present time. These poor fishermen, with nothing to work with but their own hands and their awakening minds, brought about this change while the rest of the continent was sinking deeper and deeper into a depression that has rocked our economic system to its foundation. They changed their world while all over the continent other people, with better equipment and vastly greater resources, succumbed to poverty and relief. They have marched steadily out from the shadows of charity and dependence while more fortunate men and women, without their rule of action, have slipped as steadily backward into hopelessness and despair.

As one studies the whole panorama of the moving experiment in community action and self-help in Nova Scotia, one must turn again and again to

Little Dover, the trail-blazer. Little Dover was the laboratory in which Father Jimmy worked out his theories that proved and justified his sublime faith in the dignity and ability of the common man.

In other sections of the Province he pushes ahead with his work, dealing his smashing blows at ignorance and lassitude. But Little Dover is his first lighthouse on that bitter coast, a beacon that shines with greater power and clarity day by day.

The success of Dr. Tompkins at Little Dover was like a spark in a tinder-dry forest. Like a forest fire the movement has swept along the coast, up into Cape Breton Island. Everywhere fishermen, farmers, and workers were touched by this new and vital force in the world of education. Little Dover, in many respects, is behind some of the others. Communities with better natural advantages have stepped out ahead, if we measure by the rule that success is prosperity. But Little Dover forges steadily forward, a community of men and women who have fast hold of a strong hope and faith and who are backing that faith and hope with a rising spiritual, cultural, and social outlook.

There are men in Little Dover, common fishermen, uneducated in the formal sense of the word, who can discuss the latest books on sociology and economics. Better, they can, with sound and

shrewd logic, tear to tatters some of the fondest theories and hypotheses of the economists.

There is a saying along that coast that "A whisper out of Dover is more powerful than a cyclone from Canso." And there is discernment in the saying. Little Dover's whisper is vibrant and terrific these days. For if Little Dover could do what it has done against the crushing odds that faced its people, then any community on the continent can do the same if the people have the leadership and the plan of action.

The plan of action, of course, is open and free to all. It is as simple as the Golden Rule, as clear and lucid as the Sermon on the Mount. It is a plan of action by, for, and of the people, who, in the words of Dr. Tompkins, "are great and powerful, able to do all things for themselves." This is the message of Little Dover today, not only to the neighboring fishing villages of the Maritimes, but to every community in this democracy of ours that has, up till now, failed so signally to find the democratic way out of the confusion we are in.

## CHAPTER IV

### OLD DOGS, NEW TRICKS

PERHAPS the most tragic phase of our weary wanderings through the depression years has been the failure of our system of formal education to meet the exigencies of the times. For almost a decade we have been at grips with an economic crisis that has rocked the world and brought some of its most cherished edifices crashing about our ears. For the past decade the economic ruin has been so patent and so complete that the people of the earth have been stampeded into retreats from accepted patterns. Following the sick decline of finance-capitalism, nation after nation has withdrawn into the never-never lands of escapist doctrines. In these withdrawals the educational leaders and the products of the educational system have played their part. This must be regarded as the final proof of the failure of abstract and formal theory in a world where practicality must go hand in hand with ideals and vision.

Such a combination of vision and practice should have developed out of our educational sys-

tem. Instead of that, the educational leaders followed too obediently the dictates of the economic system. Economic feudalism restricted and smothered most of the free and progressive impulses in our educational institutions. Therefore higher education walked into the morass hand in hand with its economic supporters.

Implicit in the system of education was the rule that had always governed the exploiters—to him that hath, shall be given. Rendered in another manner, this meant the God-given authority of the educated over the uneducated. With few exceptions, the graduate of the university was stuffed with the doctrine of intellectual superiority. His sheepskin, he was led to believe, constituted a writ of higher benediction. He was now one of the elect, a high priest of the system, a member of a sort of secondary hierarchy. So the colleges turned out their horde of corporation lawyers, their doctors whose obeisance was made to the American Medical Association rather than to the suffering host of sick and crippled humanity. The colleges did have the grace to cloak the nature of such teaching. But the power of the American Medical Association and the spectacle of the state of the legal hierarchy today speaks louder than can the protestations of the educators.

There was, of course, within the circumscribed

circles of the educational system a secondary growth of something that was called adult education. This represented a certain condescension in view of the fact that we had come to apply to the human race the proverb, "You can't teach old dogs new tricks." There were little pale offshoots of courses made easy and pleasant for the great mass of the inferior unlearned; neat little courses in English composition, in appreciation of art and music; colorless courses in the abstractions of the system and its dependent culture. But all these were but sops to the growing consciousness that something was radically wrong with the educational system.

The major share of the blame here falls directly upon our educators and the system they have built. With a proper system of adult education we should have had in this day and time knowers and doers rather than gropers and yearners. We should have had a great body of people with their own leaders, developed contemporaneously and logically with the development of wisdom and growth among the people, instead of self-appointed and university-trained incipient dictators.

What makes the absence of such education more inexcusable is the fact that real adult education made its appearance on the world scene while we were building in America the travesty of education

that exists today. It appeared in Denmark because a great leader had arisen there, a leader who looked upon the people as endowed with natural intelligence, with inherent wisdom, dignity, and ability that is in every humble one of us.

Bishop Grundtvig knew his people. He felt his unity with them and his responsibility toward them. His education had not culminated in the supercilious superiority that marks those who have been called "learned jackasses." What he had of intelligence and knowledge was what he wished the people to obtain and retain. Therefore he turned all his energies and intellect to the building of a system that would lift the people to new heights.

At that time Bishop Grundtvig was surrounded by his intellectual contemporaries who saw only the poverty, degradation, and decadence of the masses. Bishop Grundtvig saw beneath this to the great and moving actuality, the buried and smothered desire of the masses for freedom of thought and action.

Out of this vision of Bishop Grundtvig grew the great Danish Folk School system. Education was stripped of its ritualistic nonsense and brought down to earth. The Folk Schools began to gather together the young men of Denmark. It taught them, not fixed rules and symbols, but a

vital, living philosophy of the innate grandeur and might of man. The culture taught in the Danish Folk Schools was a universal culture. It traced the history of man's rise from savagery in terms of awakening knowledge and spiritual understanding. It taught the simple, homely philosophy of action in terms of high vision and idealism. And the people responded as Bishop Grundtvig knew they would, as every great leader of the people has always perceived they would.

Out of the Danish Folk Schools came a resurgence of culture and knowledge. And, because it was factual and practical, there came also a philosophy of action. The Folk Schools developed their own leaders, dynamic men and women of and for the people, rather than dull intellectuals with the hankering to be exalted shepherders.

Because of Bishop Grundtvig and the Danish Folk Schools, Denmark was reborn. Out of poverty and near peonage emerged a free people, strong, self-reliant, and progressive. The graduates of these schools went out to build a new order of society rather than to preach mere destructive overturn of what had hitherto existed. They marched straight forward to a high goal rather than attempt an escape into a visionary Utopia. Accordingly, Denmark, a small and poverty-

stricken country, became a great nation in the true sense of the term.

In Sweden, under the same type of leadership, the same type of education was going forward. Groping for a method, the Swedes developed a technique of their own. There appeared gradually all over the country a system of education that has become known as the Swedish Discussion Circle method. In these study circles the common people sat down in tiny groups to talk over and discuss their own problems. Inherent in the method was the belief that once the people started to diagnose their ills they would find a rule of action to right existing wrongs. The proof of the contention lies in the economic system that has arisen in Sweden to confuse and deride the abstract theories of our educational ritual and its foundation of economic control.

As has been pointed out in the opening chapters of this book, much the same vision and belief motivated the pioneers of adult education at St. Francis Xavier University. The belief in and understanding of the people that had moved Bishop Grundtvig to action was the motivation of Dr. Tompkins. He had Bishop Grundtvig's sublime faith in the inherent greatness of the common people. Dr. Tompkins had not progressed far in his

thinking before he came face to face with the realization that our educational system had failed. As great as his faith in the people was his contempt for those intellectuals who could see no good in the world save what they might pass down from their lofty perches. Their attitude, to Dr. Tompkins, was very much that of the man who stands on the curb and says to the man a few inches below him in the gutter, "Take my hand and be lifted up to this mountain peak where I stand."

It was Dr. Tompkins' contention that to be a leader of the people a man must understand them. The leader must be possessed of a deep and moving humility, a wisdom to see that he is one of the people and is where he is only by virtue of fortuitous circumstances over which he himself had but little control. He must recognize his own education as a holy trust that has been given him for universal use rather than for personal aggrandizement.

In this contention Dr. Tompkins was joined by those leaders who came out of St. Francis Xavier University along the trail he blazed. Dr. M. M. Coady, the man who took the active leadership in the extension movement when it was finally set up, has said: "We are coming to the conviction that formal education in youth is only an educa-

tion for an education. We are now convinced that education is coterminous with life. Scientific investigations have proved, too, that a man can learn even in the advanced years of his life."

This is what Dr. Tompkins meant when he said, "You can teach old dogs new tricks. I know because I have watched it being done."

In 1929 the extension department of St. Francis Xavier University was founded on this conviction. Field work was begun in 1930. At that time no hard and fast technique was laid down. The leaders faced the necessities of the situation and formed their program to meet those necessities. In their minds was the fixed idea that to escape final disintegration the communities among which they worked must be reborn spiritually and culturally. Men and women must be awakened and lifted out of the category of the common herd. But the leaders were wise enough to see that it was economic pressure that had crushed the people to the earth and that they would rise only when that pressure was removed.

They turned, therefore, to the co-operative philosophy of economic action because it was the only one that squared with the ethical nature of the gospel they preached. They set out boldly to replace the rule of economic savagery with that of

economic Christianity: in other words, to replace the competitive struggle with co-operative organization.

The technique of approaching the field of operations was in advance of that employed by any other co-operative movement. They did use the community mass meeting to get the people together for the first time. But, where most of the contemporary American organizers had held such mass meetings actually and swiftly to organize co-operatives, the St. Francis Xavier men held such meetings to organize the minds of the men and women of the communities. They presented forcefully and graphically the inequalities and ills from which the people were suffering and diagnosed them dispassionately until they succeeded in bringing the people to what they call the "neutral" state of mind. By that they meant that they got the people's minds cleared of all resentment and rebellion and concentrated on methods and means of working a change.

These men who spoke to the people at the mass meetings were men who had studied the situation. They could talk in terms of common problems and in each case put a finger squarely on the sore spot of the community. At this work Dr. Coady was the man of the hour. He had the ability, through his understanding of the people, to arouse

them to thoughts of action. He could persuade logically while he put new dynamic force into his listeners. Thus he traveled through the Province, along the coast among the fishermen, and to the mining towns to talk to the miners.

Out of the mass meetings grew the study clubs. In each community Dr. Coady found the natural leaders who were awakened to action in the mass meetings. To these natural leaders Father Coady and his co-workers passed the responsibility of enlisting the community in a program of study and discussion.

The leaders thus chosen became the points of contact between the extension department and the communities. St. Francis Xavier University worked out the text of the studies, supplied literature to be read and discussed, and assisted the local leaders in their work, encouraging and guiding them through the early period of the organization and formation of the study groups.

Soon a new development of technique emerged. To help the leaders of the small study groups a short extension course was arranged at the university and the local leaders were brought in for education and stimulation. In this course the whole plan of economic action was laid before the students. Teachers of the fundamentals of economic technique were brought in to do the practical job.

The students were trained not only in co-operative organization but in social theory and public speaking.

Out of these classes came a new type of leader: men inspired with a great new purpose and the will and means of carrying it through to practical and utilitarian operation in the poverty-stricken villages throughout the area. These were the sort of leaders that the old system of formal education had never developed. They had come out of the ranks of the people under the power and strength of their desire to help themselves and those around them. The course at Antigonish vitalized and motivated them. They went back to their communities with a new message, with new force and vigor to strike sharply and shrewdly at the ills of their Province.

The men of St. Francis Xavier University had not studied meticulously the Danish and Swedish methods. They had never attempted to copy strictly either the outline of the Danish Folk School or the Swedish Discussion Circle methods. But, when their program began to take shape and substance, they had utilized the best in the two national movements. The short course given by the extension department constituted a parallel of the Danish method of educating leaders from the ranks of the people. These leaders then re-

turned to their villages to carry out the pattern of the Swedish Discussion Circle method. The small groups in the village school, in the kitchens of farmhouses and fishermen's homes, were almost exact counterparts of the Swedish units.

At the same time the men about Dr. Coady were attacking illiteracy among the older generation. They taught the older men and women to read and write, thus opening new worlds to them. All along the eastern coast, through the villages of Little Dover, Port Felix, Canso, and Whitehead, the strong impulse of education was making itself felt. The blaze was traveling up through Cape Breton Island, lighting the drab mining towns, sweeping into still more fishing villages and farming communities. And where the light appeared a new conception of life and activity was taking place. In Mabou, Judique, and Inverness the men and women were studying, seeing new visions, catching bright glimpses of a world they had never seen before. Old men and women were reading the printed word of books and newspapers for the first time. Because of this men in Cape Breton now say, "The old men have become young in Judique."

The men of Antigonish have proved that you can teach old dogs new tricks. They have proved, further, that the old dog takes on the vitality and

vision characteristic of youth when he learns those tricks. They proved, most important of all, that the people hunger and thirst for real education that is linked positively with the life they live and the problems they face in its daily round. But, remember, this is education, real and alive, and not the ineffectual counterpart that the institutions of higher education have tried to palm off as adult education in the shape of insipid and perfunctory little courses in business English and appreciation of the arts. This is something that has touched the vital interests of the people and has changed the import and concept of life.

They did more than teach the fundamentals of co-operation, these men of Antigoniash. They encouraged the students to look outward and read and study other movements that were going on in the world. They encouraged them to look into the current history of Russia and Germany and Italy. They encouraged them to study and decide whether the totalitarian methods and forms were orders to be desired and worked for.

Because of this fearless and vital practicality, a new type of young men and women are making their appearance, speaking with new voices, questioning, challenging, arguing. Because of this practical method of education many strange signs and omens are abroad on the face of the land. A visit-

ing friend of the Hitler regime in Germany appeared before such a group one evening. The group listened till he was through. Then a young miner arose, a youth who had never seen the inside of a high school in his days of formal education. But he had been a member of this new university of the people for some two years. He stood before the speaker of the evening and put him to the question. He named names and attached dates to events in the rise of Hitler to power. In his cross-questioning he showed that he knew more exactly and explicitly what had happened in Germany than did the speaker of the evening.

Because of the dynamic and practical nature of this program of adult education there appeared on the platform at Antigonish last summer a fisherman who, after a few brief years of broken and interrupted schooling, had left school when he was old enough to pull an oar. He was speaking before the Annual Rural and Industrial Conference held at Antigonish. Gathered there were nearly a thousand visitors. Some of them had come from western and southern sections of the United States to observe what was happening in Nova Scotia. A few of them were high in social, religious, and educational circles. Yet that fisherman stood before them and held them spellbound while he told

them with fluency and graphic power what had happened to him and his village. He was a product of the adult education program. A few years before he had been at the absolute mercy of a few grasping fish dealers and merchants. Now he was a director in a co-operative organization that was taking control of the economic destiny of his community.

One by one the assembled visitors heard the humble fishermen and farmers, delegates to the Conference, make their reports of action and progress. They saw there what they afterward admitted was the most dramatic parade of speakers they had ever heard: men and women who had come up out of ignorance and poverty to speak with intelligent power and clarity.

To the north, in Newfoundland last year, where the movement has spread from Antigonish, a summer session of a co-operative school was being held. One of the staff taught social theory and public speaking. He led his charges into line, taught them to think and to speak their thoughts. Out of a class of seventy he picked four men for extra time, work, and study. These four found themselves unable to open their mouths in public. Faced with only their immediate fellows as audience they became dumb. One month later these four men took part in a radio broadcast, each

delivering a brief and succinct report of conditions in his community and what he proposed to do about it. Their speeches were moving because they had been taught to reach down into the wells of their own minds and bring up words and thoughts of their own choosing.

The man who had worked this little miracle with his four backward pupils was able to do it because he himself had come up the hard way. He had gone down into the mines of Cape Breton to work when he was but a boy. He was uneducated, awkward, and rebellious. Then the men of Antigonish found him and he began to climb. He climbed up out of the mine pits and found his place on the teacher's platform to lead and direct his fellows away from a life whose bitterness and hardship he knew so well, toward another life that he now saw in sharp clarity before him.

The story of the adult education program in Nova Scotia is written in the stories of the Gus MacDonalds, the Neil MacNeils, the William Feltmates and their fellows in the fishing and mining towns of the Province.

St. Francis Xavier University picks no quarrel with the institutions of higher education. It does not question the need of formal education. But it does re-interpret the whole meaning of fundamental education in the development of real lead-

ership. At St. Francis Xavier they are able to separate living and flaming ideas from the formula and theory taught in formal classes. They have done this while too many of our educational leaders have believed that borrowed theory and adopted formula were in fact ideas.

Because of this Dr. Tompkins can say with true logic, "No great teacher ever went to a university to get ideas. To become the great leader he had to go to the heart of the people for true ideas. Our ideas come from the common people who develop their own leaders and supply them with the ideas."

Educators themselves have not been so much to blame as has the system that has enslaved and confused them. Our universities hold thousands of men and women who know only too well the hopelessness of the task they have been facing. They have sought to turn out leaders and have succeeded in graduating a host of clever and talented copyists. Perhaps they followed this trail because of a lack of direction. If such is the case, they have that excuse no longer. St. Francis Xavier University has outlined a new and vital program of education for action. The tremendous results already obtained have attracted the attention of the United States. Is it too much to expect that the formula will be accepted and real education,

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meaningful and dynamic, be carried away from the cloistered halls to the masses of the people who are helpless today because they have no leaders, hopeless because the colleges have no real message of hope to give them?

## CHAPTER V

### HOMEMADE BANKERS

THE system of adult education developed and fostered by St. Francis Xavier University is significant in its wide aspect of community building. Its intense practicality appears in its flexibility of application as it is utilized to break down, isolate, and treat each individual ill of the community. In each case the technique is broadly the same, inasmuch as the educational leaders of Antigonish approach a particular problem and show the people the basic difficulty, bare the sore spot, and prescribe the logical remedy.

In Nova Scotian towns and villages, as in almost any other section of the globe, the men of St. Francis Xavier found the main problem to be one of credit. They found that either credit did not exist in any form or that there was but an iniquitous travesty of true credit. Here they were approaching a problem that has been widely admitted and widely deplored. For ages, socially-minded men and women have fought and struggled for a solution. Some of them have found alleviations and

benefits; some have approached very close to a full and complete system to cope with the difficulty. Out of such studies and battles has come the Credit Union movement that today is vitally affecting millions of men and women who had never before known credit except as a mysterious force that touched them closely but about which they understood little or nothing. Through credit unions these people have solved credit problems and lightened their economic burden. But it remained for St. Francis Xavier University to give a new and profound meaning to a system of banking that had never managed to grow far beyond the small-loan stage of development.

The modern credit union emerged from the thinking of the socially-inclined Raiffeisen in Germany about ninety years ago. Raiffeisen looked about him among the German peasants and saw a people being robbed and oppressed by a ruinous system of usury. Forced to obtain loans at seed time, they paid exorbitant rates of interest to carry them through to harvest. So high were the interest rates that the moneylenders reaped most of those harvests. The result was the intensifying of a grinding and soul-destroying poverty.

Raiffeisen began to propound a theory. He stripped away from credit the mystery with which it had been surrounded by the moneylenders and

presented it as simple and tangible. He argued logically that the moneylenders took far more out of the community than they loaned, else they would not be in the business. Consequently, he reasoned further, there must be in the community the necessary funds to supply all the credit needed. What was needed was a system of small banks that would pool funds in the good days to lend out in the lean days.

With this simple idea he evolved credit unions, or small co-operative banks. The members of the credit union, the small farmers and workers, built up capital by buying shares in their own bank, thus creating financial reserves. To make stock-buying easy, the shares could be paid for by small deposits made periodically. The money so collected could be used only to make individual loans to the members of the credit union. In other words, the people's money was impounded and earmarked for the uses of the people.

The credit union movement swept Germany, visibly changing the entire credit situation. Groups of peasants and workers for the first time in their lives escaped from the clutches of the moneylender. But, in spite of the constructive work done by the German credit unions, there was one fatal flaw in the system.

Raiffeisen laid down the rules of organization,

function, and development. But he presented them merely as rules to follow rather than as a deep and cogent philosophy that should flow, by means of education, into the minds of the people and so change their economic thinking. Nothing short of their presentation as such a philosophy is adequate. As a result, the Germans never really absorbed the true significance of the credit union movement sufficiently to enable them to work the necessary change. The system grew and expanded by virtue of its sound foundation of practicality. But its members remained in ignorance of the importance of the tool that had been placed in their hands.

For this same reason the co-operative movement in Germany was impotent in the face of the rise of Hitlerism. There had been time enough and the idea was great enough to have worked a revolution in the country. But there had been no system of education to build a strong edifice of democratic understanding and technique and, therefore, they were unable to widen the scope of their activities or do much to support the tottering economic system. Hence, they could do nothing but bow to the dictator and look to him to supply the leadership they had failed to develop through practical education.

The same shadow of impotence seems to have

followed the credit union movement to this continent. A Canadian journalist, Alphonse Desjardins, brought the movement to Canada in 1900. He set up in Levis, Quebec, the first credit union in North America. But Desjardins, like those before him, saw only part of the picture. Like Raiffeisen, he was moved by the spectacle of the moneylenders fastening themselves like leeches on his people.

As a small-loan agency of and for the people, that credit union was an outstanding success. It solved the problem of credit for the people it touched. And it did more. It attracted the attention of other men who saw, as did Desjardins, that some form of credit for the masses was an urgent necessity.

The pioneer of the movement in the United States was Edward A. Filene, a wealthy Boston merchant nationally famous for his broad social outlook. Filene gave generously of his own money to launch the credit union movement in America. He set up the Credit Union National Extension Bureau to spread the organization of credit unions throughout the United States. He employed Roy F. Bergengren and under the latter's dynamic and forceful leadership the movement swept across the states. In a comparatively few years there were credit unions scattered throughout the industrial

set-up, with members running into millions, with assets of millions of dollars.

The American credit union came through the depression, when the big banks were falling by the wayside, without a single failure. With a new Federal Credit Union Law passed and the assistance of Federal agencies, the movement went on to new heights. In city after city the rule of the loan shark was shattered. Industrial workers were helped in times of need and depression by this sound system of personal credit.

Today the American credit union is a monument built by the hands of the common people. But it is, in the final analysis, little more than a small-loan system, notable and constructive as it admittedly is. There has been no widespread system of adult education to awaken its members to its real significance. Except in isolated groups and sections, it is not tied up to the great consumer movement of which it is inescapably a part. Because of this the credit union in the United States has failed to play the emphatic part it should now be playing in the building of a new and democratic economic system.

In Nova Scotia the men of Antigonish saw exactly the same lack of sound credit as had moved Raiffeisen, Desjardins, Filene, and the others to action. Part and parcel of the system of dealer con-

trol that was throttling the Nova Scotian miner, fisherman, and farmer was the impoverishing system of false credit. The share-cropper of the sea, whose boat and gear were mortgaged to the local merchant, had reached the bog he was in partly because of the low prices he received and the high ones he paid, and partly because of the shameful system of forced tribute that masqueraded under the name of credit.

The farmer in Antigonish County who needed to lay in supplies for his spring planting had to pay an interest charge of 30 per cent. The fisherman on the coast, who bought new gear on credit in order to go to the fishing grounds, paid 50 per cent. interest. The workers in the industrial sections were paying rates that ran from 50 per cent. to 100 per cent. for emergency loans. The story of credit for the poor and needy in Nova Scotia is the same that is seen wherever the banking system has allowed the loan shark to take over the business of supplying credit to the people.

The educational leaders of St. Francis Xavier University saw the picture clearly. But, as this volume has attempted to show throughout, they saw the primary need as education. Whatever organizations were set up and put into motion must be approached and built through education. For the first time a group of men approached the fun-

damental problem of credit from the standpoint of community building. They studied the whole problem of poverty and saw it inextricably bound up with the lack of sound and economic credit among the people. To them there was no mere problem of setting up small-loan agencies. Their job was to show the people how to regain control of the whole economic system that should serve them.

Because of this, these men approached the credit union technique from a new angle. The credit unions, they stated openly, should be so set up and founded that they would in time expand into a real banking system of the people, functioning for them and supporting the larger edifice of production that should come later. These credit unions should, of course, first solve the problem of short-term credit for the individual. But that should be only the first step. Eventually, as the credit unions expanded along with consumer and producer organizations, the pressing need for short-term credit would be reduced to its logical minimum.

So the first study clubs organized by the new extension department were directed to a study of money and credit. In the hundreds of kitchen schools and tiny halls men and women followed a course of education that reduced to understand-

able simplicity the hitherto mysterious field of finance. Night after night through that winter they delved into prepared lessons and emerged in the spring ready to do something about surmounting the first barrier that confronted them.

Miners in the grip of a depression that had thrown many of them out of work, fishermen on the brink of starvation, farmers facing the specter of final ruin and eviction took up in their study clubs the technique of credit unions. While they studied their subject they studied also their own condition and resources. To make the study clubs practical beginnings of later action the members were persuaded to bring in their weekly collections. These men, most of them on the precipice of disaster and privation, managed to bring in a few pennies, nickels, and dimes to pool in the community fund.

When the results of the work in Nova Scotia are mentioned there are those in the United States who say, "Maybe these people could do it. But to save money they must have had a little money. How could such a plan be worked in some of our stranded communities?"

The answer is in the motivating spirit of the whole movement. There is hardly a community in the United States that has not as much ready cash as had some of these Nova Scotian fishing villages.

Those nickels and dimes and pennies represented actual sacrifice on the part of the men and women who brought them.

Consider some of the actual stories of such villages. In Johnstown, at the time of the launching of the adult education program, it would have been impossible to raise sixty dollars in cash in the entire community. Today the credit union started in 1935 has \$4,000 on deposit and has made loans totalling \$18,000 in a period of eighteen months.

Or consider Louisdale. In 1935, when the study clubs were set up, 75 per cent. of the population of five hundred was on direct relief. Out of their poverty they collected the pennies and nickels that were to be the first stones in the foundation of finance. The next year found their credit union organized with thirty-five members and a capital of forty dollars. Consider, if you will, the self-sacrifice and determination behind that collection of forty dollars. As with the whole story of this rise of eastern Nova Scotia, mere figures are relatively insignificant and powerless to show the actual accomplishments in terms of restored morale and self-saving action. Today that tiny village has a credit union membership of a hundred and seventy—and there are only eighty families in the village—with a capital of \$1,800. Think of that \$1,800 in terms of a community saved, put on its

feet; think of that tiny sum turning over and over, again and again, in loans to help men and women climb out of the depths!

The story of most of the little credit unions that sprang up in the wake of the study clubs follows the same pattern. Always it was the same slow accumulation of pennies and dimes by people wretchedly poor but who saw a great light and called on all their strength and determination. The pitifully small collections signified their faith and their hope in this new gospel.

In the drab mining towns the story was the same. The message of the educators of Antigonish came to the miners at a time when the blaze of rebellion was flaring up among them. Conditions were desperate in the towns of Sydney, Reserve Mines, Glace Bay, Little Bras d'Or. Steel workers and miners were turning to listen to the Communist agitators who at least held out a promise of action, even if it was only one of futile revolution. There were men working there two days a week for as little as a dollar and a half. It took strong men to approach such malcontents with a program of adult education for action and an invitation to start saving money.

Nevertheless the leaders of St. Francis Xavier went there. They stood before the miners and challenged them to do something about their pre-

dicament. They talked the hard-fisted language of these men, daring them to do something besides waste their breath in talk of rebellion.

They went further and looked for the natural leaders among the men. Thus they found A. S. MacIntyre. MacIntyre had been one of the leading spirits in the miners' revolt. As one of the heads of the union he had helped organize a strike that ended in utter defeat. He was blacklisted by all the industrial organizations. He walked the roads for four years vainly looking for work. Bitter and disillusioned, he swung further and further toward the left in his thinking and talking. He became active in the Communist Party and developed into something of a soapbox agitator.

Here, decided the wise men of Antigoni, was the natural leader. They knew their men and their times. They realized that A. S. MacIntyre was in revolt against the patent and undeniable wrongs that oppressed him and his fellows. Give him a working philosophy, they reasoned further, turn his great energy and ability into constructive channels and he would help rebuild the sorry town in which he lived.

They were wise enough to approach him with a challenge. They presented their plan of action and asked him what he intended to do about it. He listened, and swung gradually their way, seeing in

the credit union movement an opportunity to build up workers' funds. So he used his abilities as a leader to sell this new idea to the miners.

Today A. S. MacIntyre is at the head of the credit union organization in Nova Scotia. He has shed his philosophy of rebellion and preaches now the hard and strong logic of this new movement that is working the sweeping and constructive change for which he once merely harangued.

Because of him and other men like him a spirit of regeneration is apparent in the mining towns. The credit union at Reserve Mines was started in study clubs where members brought in their dimes and quarters. When the credit union was organized there were thirty-five members with a total capital of sixty dollars. The financial report of December, 1937, shows that credit union with a capital of over \$25,000, a membership of six hundred fourteen, and loans of over \$38,000 made during the year.

That was the first credit union in the area of which Sydney is the center. In that group of small mining towns there are now nineteen credit unions with a total membership of more than nine thousand—credit unions that have amassed nearly \$350,000 in total assets and that have loaned during the year close to a half million dollars to their members.

This result grew directly out of the study clubs. The clubs still go on, though the work of actual organization of the credit unions is now a matter of routine. The study clubs are formed of men and women who have only started. The credit union was their springboard to a continuous program of reform and reconstruction. These miners, under the leadership of St. Francis Xavier University, have found a way of reaching the throttle of their economic destiny and are today slowly learning how to open it notch by notch and speed up the drive of their program.

Talk to A. S. MacIntyre and he will tell you of the time, but a few years ago, when May Day was the biggest holiday in Cape Breton. He saw in those years the May Day parade number seven thousand miners who marched through the streets of the mining district with their sickle-and-hammer flags and banners and their bands playing "The Red Flag" while from the press and the public platform sounded accusations of everything from treason to organized destruction. He will tell you of May Day, 1937, when an even dozen turned out for the meeting.

The significance here lies in the changed thinking of the miners. They have been given a philosophy that works—and that, after all, was what they were looking for in the days of their rebellion.

The result proves, also, the wisdom and discernment of men like Dr. Tompkins and Dr. Coady, who said again and again when facing the problem of the miners' rebellion, "You can't fight Communism or Fascism. You can only wipe them out by removing the causes that breed them."

In Glace Bay there is another arresting sign. The credit union there, with its \$26,000 of assets, is housed in what was, in the bad old days, the local barroom. Along the counter are the wickets through which the miners pass their deposits and draw their loans. Their money still passes across the same bar, but now into their own bank instead of into the pockets of the saloonkeeper who made his profit out of their misery. The customers of the old saloon are different men, too busy now with their routine of studying and planning for tomorrow to bother with the "Red Rory" that used to pass over the bar.

It is, however, in the utilization of the funds so accumulated that one discovers the striking difference between the credit unions of Nova Scotia and those organized elsewhere on the continent. Through education and practical experience there has been fixed in the minds of the people the idea that the credit union is the primary tool to be used in the remaking of society. The credit union is looked upon by the individual members

as the foundation of financial strength for the rest of their co-operative building.

True, the same personal loan service is set up. But this is done, not to alleviate a bad situation, but to change radically that situation. The farmer or fisherman is given a short-term credit to pay off the merchant in whose grip he has been, thereby giving him freedom to produce and to trade with his own marketing or consumer co-operative. Thus in Nova Scotia the old credit union has acquired a new and important dimension.

In most of its operations in the United States the credit union completes its job when it has wiped out uneconomic credit, installment-buying, and the like among its members. In Nova Scotia, when this point has been reached, the job has only begun. After that the credit union begins to expand into the local banking institution.

Also, the credit union officers and directors in the United States, while naturally concerned with utilizing the credit union to simplify the small-loan situation and mitigate the financial lot of the members, have no background of community thinking. Men and women are rescued from the clutches of the loan shark. They are taught to budget small incomes and stay on a strictly cash basis of purchasing. In doing this the United States' credit unions have accomplished a magnifi-

cent and necessary job. In Nova Scotia the same work is carried on, but from the standpoint of the good of the entire community.

One loan made by a small credit union in Nova Scotia illustrates the point. In that village an unemployed man with a few dollars of capital approached his credit union. He had an opportunity to obtain a small contract on a new highway project. He asked the credit union to lend him the balance he needed to buy a truck with which to start work.

Since this was the type of work the credit union's directors wished to push forward, they quickly approved his loan and gave him the money, taking a lien on the truck as collateral for the few hundred dollars he had borrowed. So the man went to work on the highway.

He kept up his payments to the credit union while earning more than he had ever been able to do before. Everything went smoothly until he became seriously ill and had to be taken to a hospital. Here was a case where the worker, under the old system, would have slipped into penury and financial helplessness. Any ordinary loan agency would have seized the truck to protect its loan. His wife and children would have been thrown on relief while hospital bills piled up. But this was not an ordinary loan agency. The officers

and directors were thinking in community terms. They decided that in this case the credit union must justify its existence.

A meeting was called and the credit union leaders worked out a plan. They hired a man to operate the truck and carry through the work which the truck owner had contracted to do. The credit union collected the money due the truck owner. They paid the driver, kept up the installments on the loan, and turned over the balance to the family of the sick man.

Here was practical community service in action. That man while in the hospital was free of the strength-sapping worry that otherwise might have hindered his regaining health and strength. He was insured against the specter of the loss of his business and the piling up of debts against him. He knew that his family was not being forced to accept the humiliation of relief and charity. When he came out of the hospital, it was to take over his going business in sound financial condition.

In the credit unions of the United States thrift is encouraged. But it is little more than thrift for thrift's sake, giving the workman a wider margin of purchasing power, freeing him financially, and raising his standard of living.

In Nova Scotia thrift is encouraged for a totally different reason. The Nova Scotian, in the new and

dynamic credit union set up through community action, sees thrift as but a step in the ladder that leads upward. In most cases the five-dollar share of stock bought by the member with his dimes and quarters represents the first five dollars he has ever saved. That five dollars becomes his stake in a new type of social finance and credit. In the same manner the group on the whole looks upon the few thousand dollars saved in the village as the lever to move rocks from the community path. It is a small pool, the sole function of which is not merely to take care of seasonal and emergency loans. It represents the first money ever gathered in the community, belonging to the community and working for the community. Because of this, within the next few years the credit union movement in Nova Scotia will develop into a banking system owned and controlled by the people.

Today that movement is woven inextricably into the pattern of community regeneration. From a comprehensive study of credit and its uses through the credit union the farmer, for example, goes on to study in the same groups better methods of farming, the grading of stock, better utilization of the land on which he works. He studies these things and then turns to the credit union for the financial help that will allow him to put his agricultural education to practical use.

In every community, whether it be a fishing village or a mining town, the approach to the credit union is the same. The individual is taught that he is developing his own banking system that will eventually empower him and his fellows to take full control of every economic function of the community in which they live.

A new use of credit unions in the United States is necessary if the destroying system of share-cropping and enervating tenancy is ever to be broken. The credit unions must expand from their present position as mere lending agencies in the industrial areas into the field of actual regeneration in small communities and rural districts. To do this the same type of practical education adopted by Nova Scotia is needed.

Educational and social leaders can develop such credit unions. The machinery for setting up credit unions already exists. The Federal Credit Union Law makes possible the formation of credit unions anywhere. More important, there is now before them the vitality injected into the movement by St. Francis Xavier University—the vitality that proceeds directly from the action of an enlightened and awakened people.

Until such a reform is carried out the credit union movement will continue as a huge and fine personal loan service skirting the real and basic

problems of the men and women who see no way of utilizing the finances that they themselves have created. The wide margin of their wages will continue to flow into a system that destroys individual ownership and keeps worker and farmer economically impotent.

The credit union that today does no more than take care of the necessary short-term loans of the workers and curtail somewhat the spread of the pernicious habit of installment-buying fostered by the commercial system is weak and antiquated in comparison with the credit unions of Nova Scotia. For the Nova Scotian people's bank today stands solidly behind co-operative consumer, marketing, and producer action, housing, resettlement, and regeneration. It has become the active tool of the people rather than a medium that does little more than mitigate a few of the chronic and oppressive ills that beset the wage earner.

## CHAPTER VI

### THE PEOPLE'S OWN YARDSTICK

PERHAPS the most progressive aspect of the St. Francis Xavier University program of adult education is its totally different outlook on the spiritual and intellectual needs of the people. The men of Antigonish did not believe in presenting their program as a palliative. They could see no easy way for the people out of the economic abyss. To get out they would have to climb. The effort would call for the last ounce of strength, the last reserves of mind and heart. There was but one way out: It would have to be the hard way because lifting the people by easy stages with outside help would leave them in a position to slip back into the depths when that help was taken from them.

Adult education, as the educators saw it, therefore, must be a process of applied discipline. The people must be conditioned and hardened for battle. They must be told that they would have to work and fight. The study clubs must teach the people self-discipline, must teach them to tighten

their belts and steel their muscles of their own accord.

For years leaders of adult education all over the continent have felt that their courses must be sugar-coated. This desire to make things easy for the people, to sugar-flavor everything presented to them motivated not only education but most organizational work among the depressed rural classes. The marketing of farm products and the organization of farmers in the United States too often followed this same pattern. Government agencies and farm organizations tried to work out painless cures for the ills of the farmers. Farmers were told, with fine oratorical fervor, to vote for this or that self-appointed Moses in order to be led smoothly and effortlessly out of the economic wilderness—the wilderness into which their own ignorance of economic practices and organization had betrayed them. They were told that they, the salt of the earth, were in financial jeopardy because of the greed of the big interests.

There was plenty of truth in the assertion. But it was just as true that the farmers have not pulled out and never will pull out of the hole they are in except under their own power. No pattern of agricultural legislation alone will do it, no matter what the sincerity and honesty of the framers of the legislation. The problem of the farmers, like

the problem of every worker, must be solved by self-reliant action derived from study and self-discipline.

The belief in the "painless" method of economic reform has bred more parasites and "chiselers" than perhaps any other single belief in our times. In the first decades of this century the continent was inundated with shouters who barnstormed the country with their panaceas. Their voices were as loud as the windy outpourings of the demagogues as they told the farmer their patented easy ways. All the farmer had to do, to see all his troubles vanish, was put his dollars into stock of this or that so-called co-operative.

Because there was no background of education, no foundation of self-disciplining study among the farmers, they were easy marks for the organizers. They poured their money by millions into the schemes and sat back to wait for the full appearance of the marketing millennium.

Most of the schemes blew wide open before they had operated long, leaving the farmers with unpleasant memories and some shares of stock that were worth exactly the price of scrap paper. Many such schemes drew trails of fake co-operatives from California to Maine. They pockmarked the country with a rash of failure and left the farmers more hopelessly embittered than they had been before.

The same attitude toward painless relief permitted the rise of another evil that, as far as the farmers were concerned, was as bad as complete and utter failure. Among the groups that went out to organize were those who did set up powerful and active marketing organizations. But, after they were in operation, something that the farmers had never expected became manifest. The marketing organizations belonged to and were controlled by the promoters and the groups that had sent them out. The dairy industry today is a patchwork of co-operatives that are owned body and soul by the big distributors. Called co-operatives, they function to assure the organizers themselves of a sure and dependable supply of milk. The farmer members find their membership a hindrance rather than a help. The co-operative they helped bring into being has, in many instances, wiped out other buyers and distributors and tightened the bondage in which the farmers are held.

In other fields the same thing has happened. Shrewd gentlemen, catching the popularity of the word "co-operative," have used it to their own advantage. They were able to do this because, until the rapid growth of the new type of democratically owned and controlled co-operatives that appeared but a comparatively few years ago, there was nothing in the nature of co-operative education

among these farmers. Those who should have led them educationally maintained the belief that the average farmer was incapable of assimilating education.

Turning again to St. Francis Xavier University with its vigorous and constructive program of adult education, we find the educational leaders there facing the hard facts. The Nova Scotian farm had slipped backward slowly year by year. Actual figures show that the percentage of land under tillage per farm is now less than it was in the closing years of the nineteenth century.

Farming as a means of livelihood had come to be looked upon with scorn by the rising generation. The facts behind that attitude were many and diverse, yet tied up with the central error, lack of education. The average farmer knew little of modern methods. The few boys who did take courses in the Provincial Agricultural College generally headed for Ontario or the West as soon as they had been graduated, taking with them out of the Province the education for which the taxpayers had put up the money.

The sheep and lambs on most of the farms were scrawny and ill-kept. The wool marketed was of low grade. The lambs could not compete with the better quality brought in from the outside. Poultry-keeping was in the same class, or lack of

class. The few hens that had the run of the fields and farm buildings represented the farm flock in most instances. Dairy cattle, with the exception of a few herds, belonged in the same category with the sheep and poultry.

The problem was dual, with the two phases interlocking. To bring any sort of improvement to the Nova Scotian farm there had to be a better organized method of marketing. Yet to make such marketing successful the farmer had to be taught to raise a better grade of produce.

The men of St. Francis Xavier University therefore approached the job as one primarily of education. They did not intend to make any drive for Government funds nor follow the old formula of promotional organization. They carried ideas to the people and taught them to study themselves and their farm problems in the small community study circles.

Neither did these educators attempt to discount the odds. If there were ever to be successful farms using modern methods of production and marketing there must be developed a new type of farmer. They made no secret of the fact that they were out to change the thinking of the men and women on the farms, and to wipe out the stigma of ignorance and hopelessness that had marked Nova Scotian

agriculture for so long. It was a big job. The educators had the vision to tell the people so and thus got them lined up for the battle ahead.

Dr. Coady, in one of his public addresses, outlined the nature and scope of the St. Francis Xavier program when he said: "The moral and mental fiber of the people is developed by what they do. The process by which the Canadian people will win for themselves a free world is the process that will toughen their sinews and make them worthy of the better life when they succeed in getting it. The fundamental error of the so-called quick remedies for the reconstruction of the world from the Townsend Plan to Communism is in the belief that a people can become great without doing great things. They cannot run a world without learning the techniques of the process. The harder the things that we ask of the people the greater they will be. A proper system of adult education in this free land will enable them to explore their possibilities and express themselves in a way unknown to our forefathers."

So the educators began to go before the people with facts and figures of the real situation that underlay the depressed fishing and farming populations. They told the lobster fishermen the prices of lobsters on the Boston and New York markets.

They pointed out that only their own ignorance had held them to an acceptance of seven cents a pound while other fishermen were getting twenty or more cents a pound. They pointed out to the farmers that while they sank deeper and deeper into tenancy and debt, the industrial workers and city dwellers of the Province were obliged to import millions of dollars worth of agricultural products a year. In poultry alone the yearly bill was about \$160,000 for some 800,000 pounds imported.

These were the background facts. When these had been sufficiently absorbed by the people they were challenged to face the situation squarely and begin to do something about it. Literature on the improvement and grading of stock was obtained from governmental agencies. On the marketing end the people were asked to study the reforms that countries like Denmark had worked in that same field. Gradually out of the little study clubs came the signs of the changing thinking of the people. These were vigorous and portentous signs because they were produced by the people themselves out of their newly born determination and knowledge. Government subsidies might have worked some reforms more quickly. But something more important than mere marketing re-

form and agricultural improvement was being wrought here. The people were saving themselves. And the changes proceeded directly from that salvation.

Around the little study clubs poultry and lamb marketing pools grew up. Products were rigidly graded and sent direct to Halifax. Immediately prices of farm products rose. So good a job had these little groups done that in many cases satisfied agents in Halifax got them bonuses for quality goods.

The flocks and herds of the eastern end of Nova Scotia have shown improvement year by year. And year by year the marketing activities of the groups have expanded. In 1934, to cite one instance, the newly formed pools marketed some 9,000 pounds of graded poultry. By 1937 this figure had risen to 85,000. This year will see another and larger expansion of these totals.

In each community the agricultural improvement and marketing expansion has grown around the credit union. The farmer, after studying farming and marketing methods, turns to the credit union for the small sums of money needed to buy better seed and fertilizer, to improve the quality of his flock or herd by bringing in better sires. The marketing organization grows, in most instances,

out of the available credit that allows the farmer to buy and sell where he will rather than through a merchant who holds him in the grip of debt.

Even more pronounced is the difference worked among the shore fishermen by the practical techniques that have come out of the study clubs, formulated by awakened men who begin to feel their ability to change conditions and through their own efforts to control the system that had all but destroyed them. In fishing, even more than in agriculture, the last few decades before the coming of this educational technique saw the worker going steadily downhill.

At the opening of the century there was a system of wholesale fish marketing that did give the fisherman something of a chance. In the fish buying season the big dealers of Halifax sent agents to buy the catch. These men, by bidding against each other, kept the prices at a decent level. Also, the fisherman dealt directly with these men when he wanted to buy fishing gear and supplies. Therefore he got something better than retail quotations on his supplies.

A system of local agencies gradually superseded this method. The big dealers themselves began to show the trend of centralization. They merged more closely, became more powerful and self-centered, and functioned purely as wholesalers.

Local agents took over the business of selling to the fishermen at retail prices. These local agents used the credit they controlled in the stores to impose upon the individual fisherman their dictated prices for fish.

The revolt that grew out of the study clubs appeared first in words. Men met at their boats and wharves and talked over what they had learned, not in the old growl of helpless resentment, but with a new, vibrant note of hopeful determination.

One such gathering met at Whitehead one day and talked over the lobster situation. Their large lobsters went ultimately to a Boston dealer. The local dealer bought these lobsters in crates of one hundred forty pounds each. With lobsters selling for seven cents a pound the fisherman got nine dollars and eighty cents for his crate.

The studies of the small group at Whitehead had taught them that there was a way to get more. Now a few of them met to study how to utilize that way. The leader suggested that they make up a crate of lobsters and send it direct to Boston. But they did not know anyone there who would handle their lobsters when they arrived. Boston was a faraway place, its methods of marketing unknown. To these poor fishermen the whole idea was vague and rather frightening.

But these few men were determined to do some-

thing. One of them got a copy of a fishing gazette and at random picked the name of a lobster dealer. They made up their crate of lobsters, iced it, and shipped it to his address. Then they sat back and waited to see what would happen. Some of them feared that nothing would happen, that they would never hear of that crate of lobsters again. But they had made up their minds to gamble on that hundred and forty pounds of shellfish.

When a letter arrived from the Boston dealer they gathered together in a little impromptu meeting. They were almost afraid to open the letter. Finally the chairman of the group ripped it open and stared at the check. The rest gathered around and stared also, unable to grasp the significance of the slip of paper. The check was for thirty-two dollars—thirty-two dollars for lobsters that up till then had brought them nine dollars and eighty cents.

The next day the news of that check spread. It eventually got to the ears of the local dealers, who decided on swift action to kill this move in its infancy. They sent out word that they would not buy the small canning-sized lobsters from any fisherman who shipped his large lobsters direct to Boston.

Again the fishermen called a meeting and talked it over. They figured out the prices they could get

for lobsters in Boston, and realized that they would be ahead of the game even if they had to throw all their cannery-sized lobsters away. So they told the dealers where they could go with their dictum.

The buyers' strike did not last the day. The dealers saw they were beaten and came around to buy the cannery lobsters they had to have if their plants were to keep going and if they were to fill their orders. The news of that check swept like a tornado along the coast, jolting all the other study clubs into quick action. Today most of the lobsters from that Nova Scotian shore are handled through the co-operative organization. The dealers who buy from unorganized fishermen are having to meet competitive prices in order to get a share of the catch.

From the selling of lobsters the fishermen moved naturally to the marketing of other fish. They had found their way and discovered that there was nothing mysterious about marketing.

In Little Dover, to return again to that fishing village, there was little direct contact with the outside world five years ago. A telegram arriving there would have created a major sensation in the hamlet. Today the manager of the local marketing co-operative leans his elbow nonchalantly on the desk while he calls up his agent in Boston.

talks prices and market changes. That is one of the most significant alterations that adult education has worked in a people who were, a few years ago, without initiative or resources.

At L'Ardoise there has always been a brisk business in salt mackerel, which are shipped to the West Indies. A barrel of two hundred pounds of fish used to bring \$3.47. The barrel was sent to the fisherman and he was charged \$1.10 for that. There was a sales charge of fifty cents a barrel. Thus the fisherman actually got \$1.87 a barrel for his shipment.

Today these fishermen have taken over the job in their own co-operative. Last year they got \$6.46 a barrel. The fishermen, as a group, secure their barrels in large lots and so save on packing costs. And then there is the credit union. The fisherman now has a place of storage where he can hold his fish till the market is right. Through the credit union he can get a loan to carry him until the fish are sold. He is no longer in the grip of a system that up till a few years ago had him absolutely at its mercy. --

All through this whole section fishermen and farmers were always eager to leave their land or their boats to work on the roads. But their study has already brought a change that becomes more marked as time goes on. Now road work and sim-

ilar methods of making extra money are for off seasons. Fishing and farming are coming back into their own as dignified and profitable methods of livelihood.

Back of the individual progress made by farmer and fisherman there is always the new sense of group action that motivates the community. Contrast this with many marketing groups in the United States; there is the difference between the effectiveness of a mere business organization and that of a reborn community. In too many marketing systems in the United States the farmer is merely a subscriber to the system. He ships his products and leaves everything else to the members of a self-perpetuating directorate that is concerned with doing a strictly mercantile job.

In Nova Scotia the members of the marketing co-operative take an active part in its management and functions. What the officers learn of new methods of grading and marketing becomes the property of the poorest member through the study groups.

Thus, through education, we see the old system of co-operative marketing being given totally new outlooks and meanings. We see marketing organizations rising out of education in the service of distribution—organizations in which the needs and rights of both consumer and primary producer are

recognized and protected. The marketing co-operative looks toward the formation of the consumer co-operative to provide the true and just balance between producer and consumer. Set up in this manner, backed by education and intelligent direction, the marketing co-operative in Nova Scotia is becoming the people's own yardstick, measuring markets and the capacity of the people to consume rather than their ability to pay profits. :

## CHAPTER VII

### RETAILERS OF ETHICS

WHEN the twenty-eight weavers of Rochdale, England, set down on paper the principles that were to govern the type of business enterprise they envisaged, they wrote a declaration of economic independence. They gave new importance and power to the hitherto ignored consumer. They considered, in their society, the consumer as the all-important unit of the whole economic set-up. It was his money, which he could spend as he pleased, that ruled all business.

Successive generations of co-operators through ninety years of action have proved the soundness of the Rochdale Principles of Consumer Co-operation. The original tiny store on Toad Lane has grown into a huge business organization with millions of members doing a business that runs into billions of dollars a year. The consumers, through their societies, own and control thousands of retail units, the big central wholesale, hundreds of factories, one of England's largest banks, and insurance companies. The movement has spread

across the world until today there is scarcely a country that does not practice some form of consumer co-operation.

Yet in appraising the British movement today one must admit that there is something radically wrong with the whole set-up. The organized consumers of the British Isles have in their grasp a weapon with which they could reform the economic structure. That they have not done so is proof of actual weakness within the movement. To understand that weakness it is necessary only to glance at the methods and practices which govern the British consumer societies today.

The twenty-eight weavers who set up the first consumer co-operative had to study assiduously and deeply the economic system under which they lived. Out of their studies came the set of rules and principles that have become the foundation of the movement all over the world. But they allowed one great flaw to remain, as did Raiffeisen in the credit union movement. They did the pioneer work, or what they believed was the pioneer work, and left the movement to grow by the power and weight of its own sound strength. They, and those who came after them, did not understand the necessity of changing the thinking of the men and women who were to make up the membership of the whole vast movement.

Consequently we find in Great Britain today a tremendous and splendid business organization built by the people. It has revolutionized shop-keeping in England and Scotland. But it has done little more than that. Today the British co-operative movement is still in the hopeful stage. It can work great changes, do magnificent things, if the members are educated to make of the British co-operatives a great movement rather than a mere business organization.

Turn to the consumer movement in the Scandinavian countries and the difference becomes strikingly apparent even to the casual observer. In Sweden and Denmark the movement was built on a foundation of education. The people were shown co-operation not merely as a method of doing business but as a philosophy of action by which to change the world in which they lived. The Swedes and Danes, therefore, have built something great and enduring. Their education in co-operation has permeated the minds and souls of the people, working drastic changes in their social, economic, and political thinking.

The Swedes and Danes have built a great co-operative movement while the British have clung to a co-operative business structure. The Swedes and Danes utilized co-operation to clarify economic procedures. They did not cling slavishly to

the ideal of absolute consumer control that has dominated the British. They considered the primary producer as important as the consumer. In other words, the individual is allowed control and importance on either end. As a consumer he is protected against the exploitation of monopolies. As a producer he is guaranteed a fair return on his labors. With such understanding, backed and expanded by sound adult education, the Scandinavians have forged steadily ahead of the British in actual accomplishments.

In one city in England there are 100,000 members of the local consumer co-operative. The quarterly meeting sees perhaps a hundred of these organized consumers appear to vote on matters vitally affecting all of the members. Thus the British movement has developed into something approaching a bureaucracy, with the various boards of directors, from the smallest individual society up to the governing body of the wholesale, virtually self-perpetuating. The vast army of individual members of the society are therefore little more than dividend seekers, using consumer stores only because they thereby save money. This is the deplorable fact that has prevented the British co-operators from exerting more strength on the national front. If their financial and commercial power were today backed by an intelligent and

alert membership they could come close to controlling the whole British economic structure.

Fortunately the leaders in the early American movement saw the flaw in the British organization. As consumer co-operatives spread they commenced to study the various movements in the world in a search for techniques and rules. Immediately they were struck by the vitality in the Swedish and Danish co-operatives as compared to the British. When they examined them more closely they discovered that the difference was one of education. The Swedes and Danes used education to build their co-operatives while the British did little more than publicize and organize.

Because of this, the leaders of the present American consumer movement began to educate. The big wholesales in the United States, key organizations in the whole movement, began to set up educational departments with full-time staffs. During the past few years the American co-operators have done most of their organization through education. Because of this the American movement today is sweeping forward like an avalanche. In the Middle West the co-operative movement has gone into the oil business and in state after state is challenging the lead of Standard Oil. In states like Ohio there have been set up units that are becoming the actual centers of economic life

in the communities. The membership is barraged with education. As a result the consumers are waking up to their rights, and to their powers under those rights.

This education, further, is beginning to break down the barrier that the profit system erected between producer and consumer. Since all men are naturally producers, just as all are naturally consumers, the rights and duties of the two are co-incidental and co-dependent. To insure justice to a man as producer he must also be protected as a consumer.

The philosophy of the British movement which says that all power must be vested in the consumer is sound enough on paper. But, when pushed to the limits, to which the British have pushed it, the rule puts into the bureaucratic control of a centralized board certain fundamental services that naturally belong to the individual as a primary producer. For instance, through retail stores and wholesales the British have moved directly back to the land in many lines. The consumer societies now own and control fruit farms and plantations. While wages paid are adequate, the system, in the long run, will rob the individual of his primary right of owning and working the land, thus running counter to the whole democratic dream.

As we approach Nova Scotia we see the argument carried out in hard, unavoidable facts. Consumer co-operation, of the British variety, had come to Nova Scotia years before. There is in Sydney today a co-operative organized by men who followed the British pattern of organization without education. Started in 1907 with a membership of twenty-eight and a capital of three hundred forty-three dollars, the organization grew until it was doing a business of a million and a quarter in 1929. With a large store in Sydney it operated four branch stores, a milk pasteurizing plant, and a bakery. During its period of operation it has paid back to its members about \$3,000,000 in patronage dividends.

Yet in the thirty years of its operation this society has done little to make any impress on the community. Without education the members of the society remain in ignorance of the meaning and significance of co-operation. They collect their patronage dividends and for that reason alone shop at the co-operative. The directors are elected year after year by the tiny group of members who actually run the store. It is a Canadian copy of the English organization, efficient and sound but without the life blood of community knowledge and direction. From this standpoint, as far as the members in Sydney are concerned, the store is ineffec-

tual. It is there in Sydney and there it stays, doing nothing to push its boundaries outward, for the simple reason that it lacks the only motivating power that could push it forward—education.

The work of St. Francis Xavier University in Nova Scotia proves by contrast the difference between the old bureaucratic idea and the new and vital ideal of progress through increased knowledge and sound self-help. In the study clubs scattered over the eastern end of the Province the first problem attacked was that of credit. Out of these studies came the credit unions. The groups then progressed toward the next problem in the community. If the group considered producer action the first essential, the marketing or processing co-operatives grew up. If the problem was one of consumers, the store was next. In many cases producers and consumers organized at the same time, with the membership of both units interlocking.

The store, when it is set up, becomes the pride and responsibility of the community. Where the British store has grown up on a basis of straight business service, with prices and dividends bringing in the membership, the store under the St. Francis Xavier direction is built by the members as a mere unit in the new community they expect to develop by their own efforts. The store does bring down prices and does pay dividends.

But these things are merely signs to the awakened people that they are on the right track, that they have a rule that works.

The member of the older store can be drawn away by lower prices. His loyalty is something to be measured in dollars and cents. The loyalty of the members to the new store that has come out of the study clubs is something else. They buy from the store because it is definitely theirs. If prices elsewhere are lower it means one of two things: either their store is being run inefficiently or else the merchants are cutting prices in order to wreck their new enterprise.

In either case there is but one thing to do—study the whole situation more closely. If there is inefficiency, that is a community problem that they must solve. If it is a question of the local merchant attempting to wreck their store by a policy of underselling, their course is just as clear. With this understanding the store development in Nova Scotia has been both sound and rapid.

Under the old profit-making system the local merchant who ran the store was in almost every case the agent for the outside interests who bought the products of the farmers and fishermen. With the individuals in the community neck-deep in debt to the merchant, he, as the agent of the big dealers in Halifax, exacted an extra toll from fisher-

men and farmers. The community was at his mercy, paying what he wished to ask for consumer goods and accepting what he pleased to pay them for their products.

The fishermen of Whitehead who got seven cents a pound for their live lobsters paid seventy cents a pound for the twine they used in making their lobster traps. They paid \$7.50 a thousand for the laths they used in the traps. Rope cost them twenty-eight cents a pound and gasoline forty cents a gallon. Between such exorbitant prices and the starvation return on their catch they were squeezed into the common mold of poverty.

Through their study clubs they began the marketing of their lobsters. Out of the same study clubs came the formula for action as consumers. Before they had the money necessary to set up a store they began to pool their orders and shop farther afield. They brought the price of rope from twenty-eight cents to nineteen; twine from seventy to twenty-seven; laths from \$7.50 to \$3.50; and gasoline from forty cents to twenty-six. And that was but the beginning.

Shortly after they had started consumer action they worked with a neighboring village to set up a co-operative store and brought the whole range of consumer prices tumbling down. At Whitehead, Port Felix, and the villages on the Guysbor-

ough shore the co-operative stores are community centers, vital units in the new communities that are appearing.

The method of organization and growth of the store in Port Felix illustrates the Nova Scotian approach to consumer co-operation. For years the residents of this little fishing village had been exploited as consumers by the traveling merchants and peddlers who served them. The members in the study clubs secured a tiny building in need of repairs. They formed their co-operative with fifteen members and a capital of eighty-five dollars, the entire sum of which was needed to repair their building. Gradually they built up share capital to start a retailing service for themselves. They decided by vote at meeting after meeting to allow their patronage refunds to stay in the community business. Within two years there was a new store—not a mere dividend-saver but the first unit in the new community the members saw ahead.

In villages like Mabou there were no stores operating on a cash basis. The farmers and fishermen there were brought into study groups to discuss the whole situation. The absolute necessity of placing their planned co-operative store on a cash basis was explained to them in terms of what constituted true credit. But still the farmers and fishermen could see no way out. Such credit as they

had known seemed indispensable and unavoidable. Therefore the first lessons at Mabou were in true credit.

The people studied credit unions and finally organized three small units around Mabou. These units soon grew to the size where they were able to care for all the credit needs of the community. The co-operative store was then organized and opened on a strictly cash basis. The merchants in the surrounding towns scoffed at the idea. No one had ever run a store on a cash basis there and nobody ever would.

But the men of Mabou did. The first day the store opened it did a business of \$4.44. In 1937 that store, with a newly opened branch, was doing a business of \$4,546.00 a month—on a strictly cash basis. Every new member coming into the society is given a course of instruction on the meaning of true credit. If he is without cash he is directed to the credit union where he can obtain a loan to cover the purchase of necessities. It is explained to him that the merchant who furnishes credit is acting as a banker as well as a storekeeper. In the co-operatives the business is divided as it should be. The store functions purely as a store, while the credit union takes care of the banking business.

The store at Mabou is also tied directly to the

new community scheme. The farmers in that vicinity bring their poultry, lambs, and eggs into the Mabou store, where the products are graded and prepared for market and are then shipped straight from the co-operative. Thus Mabou is becoming a real community with all ownership, action, and responsibility shared equally by all the people.

In the heart of the mining districts on Cape Breton Island a string of stores have appeared on the heels of the credit unions. In New Waterford the miners started a store in 1934 with a membership of one hundred and a capital of \$2,000. Within three years it had increased the membership to four hundred sixty, the capital to \$15,000, and it has been doing an annual business of over \$200,000—and all this in a mining town where miners had never before known anything of real ownership.

Because of this, today the old line co-operative store in Sydney with its static membership and lack of education is becoming encircled by a group of co-operatives that are vibrantly alive with a membership that is continually studying, pushing forward year by year into new fields of community action. These new co-operatives are very conscious of the old Sydney store. They have approached it from time to time with proposals of closer amal-

gamation. But the one thing upon which they insist is that the old store group shall accept and forward education.

The handwriting is on the wall for the Sydney group. One of two things is bound to happen. Either it will accept the philosophy of the St. Francis Xavier movement and start ahead with renewed vigor on a comprehensive course of community action, or else it will eventually disappear, swallowed by a movement that has a momentum given to it by a live and educated membership.

The facts in the case are undeniable. In something like thirty years the old line Sydney co-operative has succeeded in pushing out a few branch stores from the center that it still controls. The first store started by the St. Francis Xavier method has, in less than four years, multiplied into thirty. And new ones are springing up wherever the study clubs are functioning. The old Sydney store did nothing to awaken or change the thinking of the community. The St. Francis Xavier plan of action has roused the communities to drastic and constructive action.

The old line co-operative stores did nothing more than retail the necessities that the farmers, miners, and fishermen bought. The new type of store that has come out of St. Francis Xavier University expands rapidly into all types of commu-

nity action. There is, for example, a good business in pit props, used by the mines of Cape Breton to shore up workings. The mining companies in the past handed out contracts for this sort of timber to the local merchants. The merchants took timber from the farmers in the vicinity, but they paid mostly in trade. They fixed a basic price for the pit props and then paid for them with trade goods which they also priced.

As soon as the co-operative stores gained a standing in the communities they went to the mining companies and asked for their share of the pit prop business. When they got their contracts they handed them out to their individual members, paid cash for the timbers, and in most cases raised the prices to the producers.

In most of these towns the building of the store was a demonstration of community action. The farmers and fishermen donated lumber and labor to put up the buildings without any outlay of cash. Their education in community action had carried them that far in the first few years of study. Today when a carload of supplies arrives the farmers turn out with their teams and trucks and haul the goods to the store. They pay cash for those goods at the store but they know what it means. It is still their store. The goods they haul are their own goods. The costs they cut by com-

munity action are costs that were handed on to them in increased prices by the profit-making merchants.

In towns like New Waterford and Mabou the co-operative business swiftly outgrew the buildings erected. Today the members face the necessity of expansion. They meet in the study clubs, discussing the possibility of new buildings, that shall be community centers, bringing under one roof store, credit union and marketing co-operative, with community rooms for study, public meetings, and social gatherings. In every problem they take up for discussion they are thinking in terms of new communities.

In the final analysis, the men of Antigonish have given the consumer co-operative a new breadth. They have accepted the technique as worked out by British and American groups and handed this on to the people through the study clubs as a program of economic reform. They have poured into the cold and formal system built by the British a warm vitality of community understanding that is pure brotherhood in action. That is why the Nova Scotian co-operators today are looking forward to a new economic era that lies beyond the credit unions, stores, and marketing organizations.

While the movement in the United States is also vitalized and motivated through adult edu-

cation, it still has much to learn from Nova Scotia. The leaders of the consumer co-operative movement in the east and west must study more closely the program launched by St. Francis Xavier University if they are to make of their organizations the instruments that they should be for the accomplishment of economic reform.

The St. Francis Xavier program, if applied to the co-operative movement in the United States, would give it as great a forward impulse as it has already received through its own educational organizations and the admittedly sound and sane business principles it has adopted and followed.

In many sections of the United States the co-operatives depend too much on the individual initiative and vision of their leaders. The members look to them for needed reforms and advances. In Nova Scotia most of the reforms are launched in the tiniest villages. There the individual member, because of training and development through the study clubs, brings his own problem to the general meeting of the community where it becomes at once a community problem. It is then discussed and handled with each man seeing where this particular problem touches him closely. Such discussions represent the groundwork for plans of action and organization.

The usual group starting out to organize a co-

operative store talks in terms of rebates and savings. The leaders of the movement hold mass meetings where the idea of running stores to save money is presented to the people. Too often the store thus organized is built on nothing more substantial than consumer resentment against high prices and poor quality. Such a store may fail because of a wrong choice of manager. If it succeeds it may do so because of the work of one or two energetic individuals.

In Nova Scotia the store grows directly out of the little study clubs which meet during the winter evenings in the kitchens of the community. The store takes shape, is organized, and finally appears as a direct result of an intellectual and philosophical rebirth of the people who are to be its members. Such a membership is necessarily active and loyal. And the loyalty is not to an economic unit that has been set up in their midst but to something that is part of their being. Their loyalty is, in reality, to their own ability and power.

In too many places in the United States when the store is once set up the membership immediately ceases work and study and leaves everything to directors and management. In Nova Scotia the store becomes at once the center of the community where the members stand, look about them and ask, "Where to? What next?"

## CHAPTER VIII

### PRODUCTION FOR SERVICE

AS THE various groups in Nova Scotia went into action and set up their own credit unions, stores, and co-operative marketing organizations, they took definite steps toward a return of ownership to individuals and communities. Out of the units came a real interpretation of actual private ownership. Started, in some instances, as small consumer, marketing, and credit associations to work out a program of self-help, these various activities led the farmers, fishermen, and miners to the final conclusion that the core of the whole problem of scarcity, poverty, and unemployment lay in the breakdown of private ownership.

We have heard much during the past ten years on the subject of private ownership. Most of the conversation on the subject has been but a waste of vocal energy. The heads of so-called "big business" have been shattering the public's eardrums with lamentations about the encroachments of government into the field of private ownership. It has taken the public a long time to find out

that when these gentlemen said "private ownership" they meant something totally different. They have been talking about corporate ownership, which has swallowed real private ownership, that almost discarded foundation upon which our economic edifice was originally built.

Through the development of the big corporations ownership has been gradually pulled away from the average citizen until today he lives at the mercy of these giant monopolies. The army of small independent merchants has been shrinking and retreating before the advance of the super-chains. All over the country the small mills, factories, and industries have been disappearing as the huge industrial units, with their attendant slums and breadlines, have grown in size and power. In our time we have seen the centralization of ownership, in the hands of an economic hierarchy, reach the point where the average citizen has become a slave of a system. What property ordinary men do hold is in most instances at the mercy of all the tremors of a top-heavy economic structure.

During the past few years millions of men and women have been deluded by the arguments and counter-arguments of the various schools of thought into the belief that there is no half-way ground between the present economic hierarchy

and a threatened political control of that hierarchy. Loss of ownership brought with it loss of self-confidence and self-reliance. The press has been divided sharply into two camps, one of which utters strident demands for a return to complete liberty for the economic overlords; the other section crusades and pleads for more social and economic activity on the part of the government. The people have wandered in the void between the two arguments, swayed first by one, then by the other, as they mill in leaderless chaos, looking despairingly toward an economic hierarchy which they hope may again function and allow them to return to benches and production lines to earn their bread or toward a government which, in the absence of such hope, may dole out to them the bitter bread of relief.

There have been other voices in that wilderness. From one was heard fantastic plans for an old age pension scheme that would magically lift all responsibility and care from the suffering masses. There were plans to make "every man a king." There have been a half-dozen schools of thought on social credit and social planning. All of them have been based on the single premise that the people can do nothing for themselves, and must, therefore, follow this or that dictatorial planner.

From the farms of the Middle West, where democracy still survived, came a new social and economic interpretation in the form of the sturdy co-operative movement that grew up in the 'twenties and expanded into something like economic maturity in the 'thirties. Out of this movement is growing the belief that by voluntary co-operative effort the people can take back the ownership they have lost, and again exert the economic control that is so necessary if democracy is to survive.

The men of Antigonish looked out upon a countryside that could be duplicated in almost any part of the continent. They saw before them the wreckage of an old order. Along the shores the rotting wharves and tumbledown fish plants were reminders of a day that had passed. The farms, showing year by year sharper signs of neglect and inefficiency, mirrored the passing of a free agricultural population with a part interest in the system under which they had lived. To balance the dry rot and decadence among the people there were the big new plants, some of them in Halifax, more of them farther afield in the west and south.

These educational leaders saw that the big plants, having reduced the consumers and primary producers to a state of servile dependence, passed back to them charges for distribution that were economically ruinous and socially suicidal. The

little fishing villages where men got fifty cents a hundred pounds for cod and seven cents a pound for lobsters were being charged exorbitant prices for services they should have carried out for themselves. The importers who brought in things the people should have been raising were pushing consumer prices steadily upward and passing on the costs of inefficiency and duplication of services. Nothing short of a drastic reversal of the contemporary trend, these men saw, would bring prosperity and security.

The men of Antigonish were seeking a realistic program for the economic rehabilitation of the people whom they saw sliding yearly closer to utter poverty and hopelessness. The sum of their findings was that the only recovery worth trying for was a recovery through self-help. Such self-help, they believed further, must lead directly to real and substantial ownership. For without ownership there would never be self-reliance, self-respect, or freedom.

The first study club formed was aimed directly at that goal. The credit union was a step toward that ownership through the pooling of community money and credit. The co-operative store and co-operative marketing organizations were set up to increase the actual returns to the average man so that he would have more to place in the commu-

nity pool and more to invest in new ventures.

Because they saw this goal of ownership ahead, the men of Antigonish led their study clubs inflexibly to the study of co-operative production, one phase of the co-operative movement that has been neglected in both Great Britain and the United States. They saw the rim of fishing villages along the coast crumbling in the ruin that accompanies tenancy and peonage. They saw in the dwindling farms with their declining acreage the actual evidence of the shrinking of the people's wealth. They saw the plight of the miners, working for low wages, paying too high retail prices, living in abominable houses, as the plight of the underprivileged who are underprivileged because they know no rule by which they can become owners.

The lot of the fishermen could not be permanently changed until they could recreate community ownership and rebuild the wharves and fish houses that had tumbled down. Because of this vision Father Tompkins led the fishermen of Little Dover to build their own lobster cannery, the first of this new type of small, compact processing plant. That lobster factory in Little Dover started the movement that has swept along the coast.

What makes the trend so significant is that in nearly every case the example of Little Dover was strictly followed. The men of Antigonish knew

that even if they could get outside money to flow in and finance the rebuilding of the small producer units, nothing would be proved. If it were to be a practical and workable rule the people would have to do it on their own power. Otherwise all their beliefs were but so many rosy wishes.

In the last chapter was told the story of the building of the store in Port Felix. But Port Felix was after something more than a place to buy flour and sugar. The money the residents saved by displacing the roving merchants and peddlers was more than a collection of cash to be expended on other commodities. These dividends were looked upon by the enlightened members of the study club as the beginning of real community capital. The rebates and dividends, therefore, went toward the building of a lobster factory. The actual cash amounted to a few hundred dollars. Everything possible was donated by the men in the community. After the lobster factory was finished they used the next money to put up a fish processing plant. This unit, which has meant the return of hundreds of dollars a year to these poor fishermen, cost them in actual cash \$131. Labor and lumber, as in the case of the lobster factory, were given cheerfully and intelligently.

Those little factories all along the coast stand as monuments to practical education. Month by

month they are going up in the little coves along the shore, each one a link in the strong chain of ownership that is returning to Nova Scotia. And each one represents the same combination of basic material—a little cash, and the infinite courage, faith in themselves, and pride in their own ability that education has awakened in the people.

In villages like Judique there was the gall of unemployment to make more bitter the poverty occasioned by low fish and lobster prices. Out of the study clubs there came the determination to solve that problem along with the others. So in the discussion circles there began a real effort to educate the unemployed youngsters to take places in a co-operative movement. Out of their program have come the store, two lobster factories, the credit union, and an interlocking system of marketing of lumber, farm products, and fish.

At Petit de Grat, another fishing village, the same conditions had existed. The tolls paid to outside dealers who did the processing and marketing were balanced by unemployment among the young people. The lobster factory, started there in 1932, while returning extra thousands of dollars to the fishermen, has also paid out \$30,000 in wages—not much money when compared to the figures juggled by the lords of misrule who head the big financial combines, but substantial

when figured in terms of growing prosperity and security.

Because of this, Father Boudreau, the priest who has helped in the building of Petit de Grat, can say, "It is ours. It has made no millionaires. But it has raised us from poverty."

Consider some of these savings in terms of the fishermen who had never known anything but the slow and inexorable grind of a poverty that was tearing the land from beneath their feet. There were in the Havre Boucher co-operative seventy fishermen. They had built their lobster factory with their own hands, had set it up and started it functioning. During the short lobster season they paid themselves the market price for the small lobsters—and that market price was two cents a pound higher than before they had organized. At the end of the season they had \$10,800 to divide among themselves. Their bonus alone in this case amounted to more per man than many of them had ever made in a lobster season before.

The fishermen of Grand Etang, after preliminary study in their little groups, went into action. The lobster fishermen built their canning factory. Then the cod and salmon fishermen joined them to enlarge their producer co-operative to include a fish-processing plant. In the years since they have been in action they have kept in the community

\$20,000 that otherwise would have gone abroad in the shape of profits. Again, nothing spectacular as figures go. But add to that the savings made in co-operative purchasing. Add the hundred members of the handicraft guild who are helping the community to attain a sure footing. Add to these the improved stock and farm produce that the farmers are now taking to market through their co-operative. Add all these things together, and the sum is the difference between poverty and an emerging prosperity.

Consider what these tiny plants have meant to the fishermen all along the shore, men like those of Inverness who studied how to put up their own plant and process their own fish. In this case better processing went hand in hand with efficient marketing. In that group of fishermen was one who brought in seven hundred pounds of boneless, salted cod. In the past he had received three-fourths of a cent a pound for that same type of fish less efficiently processed and handled. That lot brought him in nine cents a pound.

The real figures cannot be counted in dollars and cents. They can be computed in figures only if the accountant is one who can evaluate new minds and spirits and hearts in columns of figures with the decimal points in the right places. They can be put down on paper thus if one can follow

them through the details of their daily lives and sum up this new spirit of hope and faith and brotherhood in terms of hard cash.

There are places where one can trace distinctly the line of demarcation between co-operation by itself and the same technique vitalized by education. There was a co-operative at Mabou before the men of Antigonish started their campaign. From 1920 to 1931 it functioned with indifferent success. The year 1931 saw the setting up of study clubs. Out of these clubs came a new spirit that got behind the halting marketing co-operative and pushed. Today Mabou, besides owning its own store and credit union, is the center for an expanding poultry and lamb trade. This year the members of the community, French and Scotch, Catholic and Protestant, are meeting around the kitchen tables, studying and making plans for their own mill to clean and grade the grains they grow.

Throughout the whole campaign the one compelling idea was that voiced by Father Coady when he said, "Education is the mobilization of the brains of the people to attack and solve the problems of the people." The old idea of supercilious and dictatorial regimentation in a fixed plan was absent in Judique and Mabou, Little Dover and Port Felix and the rest.

It was even more patently absent in the case of

Pomquet, an agricultural community of mixed Scotch and French population. In that village they had been struggling with a type of marketing co-operative for years. The farmers dealt entirely through an agent who sold their produce for them. Then the St. Francis Xavier campaign reached Pomquet and the usual study clubs were formed.

The young priest who supplied the early leadership there had caught the whole meaning of this new type of education. He had caught it so fully and clearly that he made no attempt to outline to the people what they should do. He believed, with Dr. Tompkins and Dr. Coady, that education should reveal to the people their possibilities for complete living and enable them to achieve that end.

So he organized the study clubs and let the men and women decide for themselves what they should do. Four months of study fired the imagination of the people of Pomquet. At the end of that time they decided of their own volition to organize a credit union. They obtained their charter when their study club had a total capital of one hundred dollars that they had laboriously scraped together.

With the credit union an established fact they approached consumer co-operation and studied new methods of buying their necessities. Next

they overhauled their almost defunct marketing co-operative. They took the responsibility out of the hands of the agent, that symbol of the dependence of the people on outside groups. Then a producer co-operative developed as these men built their own chick hatchery and egg grading plant to add to the community center already represented by the other units.

Thus ownership returned to Pomquet as it had returned to the fishing villages along the coast, the isolated farming hamlets, the huddles of dreary cottages around the mines. It is working in Pomquet today among an eager and alert people who see a new edifice arising in their midst, a concrete symbol of the strength and power that is theirs.

Back from the coast other units of ownership are appearing. Farmers who depend upon the lumber they cut during the winter months to provide a cash crop are setting up their own saw-mills where the lumber is sawed and stacked to be moved a step closer to the miners and fishermen who are already contemplating better and more modern homes as the next step in this upward trek from the ugliness and drabness that is always the façade of poverty.

The little canneries built to put up the lobster catch are expanding month by month. Each sea-

son the co-operative owners of these new community units are adding new equipment to pack berries and fruits and vegetables. And while these primary producers are doing this, the consumers, who work hand in hand with them, are now laying their plans for a co-operative wholesale to serve the stores. This wholesale, they know, will serve as another link between the small producers and the organized consumers. The canneries in the fishing villages and the agricultural communities will can most of the necessities that the miners and other industrial workers use. They will supply these things from their improving and expanding fisheries and farms, cutting off that business from the big canneries which in the past have charged them exorbitant prices for this simple service.

They envisage beyond the wholesale their own flour mills, fertilizer plants, small factories, and community industries. These economic units of the future will be simpler to build now than the growing stores, mounting funds in credit unions, and prosperous canneries and fish plants represent millions in assets regained for their own control and use.

In the march upward the men of eastern Nova Scotia have built up a new economic edifice while they saved themselves from unemployment and

poverty with its attendant malnutrition, demoralization, and dependence. In helping themselves they have built a segment of a new world.

While the men have been doing this the women have been getting their own roots in the good earth of ownership and independence. Part of the St. Francis Xavier program was the mobilization of the women in guilds and handicraft organizations. Sister Marie Michael was put in charge of this work and has done as much as the other leaders in putting the poor communities on a new basis.

While the men in their study clubs were studying co-operative short-cuts to and from markets, the women were using the same methods to study the problem as it affected them. While groups all over the continent have been trying to revive old handicrafts and arts on an esthetic basis, the women of Nova Scotia have been approaching the same problems from a purely practical angle. They have been thinking in terms of looms and community-woven fabrics. They have been thinking of rugs and scarves and gloves.

The difference between the Nova Scotian approach and that of so many groups in the United States was that in Nova Scotia they were thinking in terms of wool sold in the raw at a depressed price as against the same wool sold direct to the consumer in the finished product.

These women saw the wool from their sheep bundled into bags and sold to the local dealer, who in turn sold it to another dealer, who then sent it along to Montreal where it was sold to manufacturers of tweeds and fabrics. After manifold and circuitous journeys the wool arrived back in the villages in the finished product which they bought from the local merchant. The story is the typical one of waste and inefficiency that marks the history of centralized processing and distribution.

Studying the whole sweep of the problem the women saw that they were selling their wool for a few cents a pound and buying it back with charges and profits piled upon it until the nakedness of their children showed the final and devastating result.

The only real addition to the wool was the actual work of turning it from the raw material into clothes. While this work was being done on the wool by underpaid factory workers in distant cities, the women of Little Dover were walking weary miles to neighboring communities where there was a slightly higher level of prosperity to scrub floors and do the heavier tasks of housework for pitifully small wages.

The looms came into Little Dover and other such villages after long months of study in prac-

tical home economics. Teachers came to show the women how to spin and weave and fashion fabrics into clothing and rugs. As a result, these handicraft groups have their feet firmly grounded in practical knowledge and security. The looms are not mere experimental gadgets. They represent part of the technique whereby these women have multiplied again and again the price of their wool by the simple process of adding to the raw material their labor that they had hitherto farmed out at starvation rates. At the same time they are making available to the community a higher quality of honest goods at lower prices than the profit-making merchant could offer.

These same women have been trained to cut and sew handmade gloves. Today in Nova Scotia the consumer can buy for two dollars and a half a pair of gloves that would cost him five dollars at any shop on Fifth Avenue. But that two dollars and a half goes directly back to the producers of the glove: part of it to the tanner of the leather, a larger share to the women of the fishing and farming villages in wages that make for real purchasing power.

That is why the handicraft idea is spreading so fast at the present time. The looms are moving into the villages. The women are turning from scrubbing floors to a type of work that educates

them culturally while it lifts them economically.

Thus ownership is returning to Nova Scotia, sweeping across the Province with sure and mounting strength. It spreads from village to village by the sheer force of its own substantial power. There can be no mistaking the meaning of its lesson that is written in the lives of rejuvenated men and women who are finding that only through such ownership can they recapture the substantiality and promise of the "American dream."

The whole educational ideal outlined and carried through by St. Francis Xavier University has captured the imagination of others beyond the actual territory touched by the men of Antigonish. The story of regeneration has overflowed the limits of the college.

Two years ago the story of Little Dover was brought before the House of Commons at Ottawa—thrown before the legislators as a challenge to them to foster the same educational problem in other communities. Other colleges have been moved to attempt an emulation of St. Francis Xavier University. Other Provinces have been pushed into action along lines similar to those followed in Nova Scotia.

The little Province of Prince Edward Island is blanketed with study clubs. The credit unions,

first signals of action, have already appeared, and continue to appear with accelerated speed as the study clubs turn out their awakened members. From the credit unions the buying clubs have been started. The first stores and small factories are making their appearance.

From the Isthmus of Chignecto that connects Nova Scotia with New Brunswick the trail of lobster factories has followed the march of study groups along the rugged New Brunswick coast. The fishermen there are reorganizing and linking themselves with the system of marketing being worked out in Nova Scotia.

To the north of Cape Breton lies the separate Dominion of Newfoundland. In that Dominion there existed a system of dealer control more absolute in its bondage than that of any other section of the Atlantic coast. A handful of dealers there had built up a system of absolute and complete feudalism. There were fishermen in Newfoundland who had never handled cash in all their lives. They turned in their whole catch to a dealer-merchant who gave them just enough supplies to keep them from starving.

Along the Newfoundland coast tuberculosis is appallingly prevalent, a direct and tragic result of a poverty that kept men, women and children on an insufficient and unbalanced diet all their lives.

In some sections men were dying of beriberi, a disease caused directly by the diet of fish and salt beef on which the people exist.

In Newfoundland ownership had never been really known by the masses of the people. The country had been settled by a vicious system of grants and monopolies handed out to the exploiters who kept full control over the whole economic life of the people. The history of Newfoundland is a story of colonization by peonage and exploitation. A system of marketing that was tragically bad made it necessary for a helpless government to feed and clothe more and more of the people with relief funds. The inevitable result followed. Newfoundland was forced into bankruptcy, and receivership, in the form of a Commission sent out from England, is undertaking to salvage something out of the mess.

The one hopeful sign on the horizon of Newfoundland today is the appearance of the St. Francis Xavier technique of education. Gerald Richardson, as Director of a plan for adult education, was hired from St. Francis Xavier University. He in turn hired field workers who have come up out of the mines and fishing villages to assume leadership as educators. These young men today are tackling the job of changing the whole economic map of Newfoundland. And the people have re-

sponded as such people always do. Study clubs are appearing in Newfoundland. Out of them are coming moving stories of self-sacrifice and self-discipline as the vision of what they are doing dawns on the people.

Because of the men of Antigonish, ownership is on the march in the Maritime Provinces and Newfoundland. That march is so sure and strong that there can be no denying it or its implications, implications that must surely attract the attention of all Canada and the United States.

## CHAPTER IX

### NOW AND TOMORROW

THE facts and figures of the co-operative program in Nova Scotia, with their implications, are in reality the outward signs of a great inward and cultural change. To such leaders as Dr. Tompkins the economic façade is important only as it mirrors the deep and moving transformation that is taking place in the minds of the people. That the people have built their own system of self-help, have broken into the economic field to build, control and run machinery for the supplying of services for which they had hitherto paid too high charges, is important only as it proves the innate ability and power of the people. The appearance of this new and substantial prosperity is of importance only as it proves that people can replace poverty with prosperity, misery with contentment and plenty, ignorance and dependence with intelligence and self-reliance.

Father Tompkins has declared over and over again that the whole tide of change must be spiritual and cultural in its basic conception and foun-

lation. He goes further and declares that the whole aim of the adult educational program is, as he puts it, to "make the Universe praise God." It is his contention that poverty, misery, ignorance, and indolence are mockeries of true Christianity. Cooperation to him is a technique that brings into practical affairs the substance of the Sermon on the Mount.

He restates the biblical precepts of mercy and brings them up to date. He says openly that to "harbor the harborless," we must do more than give a tramp a bed for the night. To make the precept mean anything we must show men how to house themselves decently and securely. In the same manner, "feed the hungry" must mean setting up an order wherein the wage earner, the fisherman, and the farmer gets an income adequate to insure himself and his family sufficient food.

Although this educational movement has come out of a Catholic college, the pioneers in the work early saw that it must transcend religious lines. People of different denominations, they believed, could and should work together socially, ethically, and economically. Again Dr. Tompkins put it with practical shrewdness when he said, "There is no Catholic way of selling fish, no Methodist way, no Baptist way."

The whole program was launched on this basis and as a result has already lifted the work above denominational differences and sectarian boundaries. The Extension Department of St. Francis Xavier University now has a Protestant clergyman as vice-president, the Rev. Nelson MacDonald. Protestant clergymen work shoulder to shoulder with Catholic priests and laymen of all denominations in pushing the work forward. Naturally, such a breadth of tolerance and understanding that transcends religious difference is pulling communities together on a broad platform of real ethics, culture, and understanding.

Port Felix is a Catholic community. The people there follow the spiritual leadership of the priest. Whitehead, a few miles away, is strictly Protestant. Between the two villages there has never been any militant divergence. But the divergence was there, nevertheless, a matter of each community mind-ing what the inhabitants believed was their own business, having little in common, separated in action by a gulf of indifference to each other.

When economic action began to come out of the study clubs of the two communities they started to draw together. Port Felix built the lobster factory. The men of Whitehead, with their growing markets and consumer organizations, moved naturally into closer harmony with their

fellows in Port Felix. Protestants from Whitehead were elected to the board of directors of the Port Felix lobster factory. They merged many of their activities to gain greater efficiency.

Today the men of Port Felix and Whitehead look at each other, not as Protestants and Catholics, but as fellow men marching together in a great and stirring economic and social crusade. In their co-operative work they have found a platform of ethics and education upon which they can meet and converse as brothers. The parish priest from Port Felix will give the man from Whitehead a lift over to a neighboring community where both are helping to start another unit in the new economic pattern.

All through that section of the Province it is the same. Religious differences are recognized as what they are, merely formal and outward differences of no consequence, since all the co-operative members now understand their own spiritual and economic unity.

Working toward the common goal in harmony and unity, the various denominations in the eastern end of the Province have accepted the leadership of St. Francis Xavier University. The people affected look upon the educational leaders not as priests and teachers in a denominational college but as men who have outlined a program for real

recovery and prosperity, a program that works with such success that everything else has been forgotten.

In the desire to bring out an ethical and cultural rebirth through adult education we find the secret spring of the effectiveness of the St. Francis Xavier University program. As has been pointed out before, the whole approach to the co-operative method of doing business was that of the leaders seeking a tool for democracy rather than as a group looking for an economic formula that would be an end in itself.

Therefore, while co-operative groups all over the world taught a philosophy that outlined an economic co-operative society, the leaders of St. Francis Xavier University taught something beyond and above such a goal. Their program should build a co-operative economic order. But greater than that should be the cultural renaissance, the appearance of something that had never been implanted in Nova Scotia. Toward that end they have aimed everything they have done and taught.

Because of this, a genuine culture is already making its first faint appearance. The study groups, while delving into financial history and theory in general and credit unions in particular, were encouraged to delve still further and read

the books of leading economists. While studying marketing, production, and consumption these men and women, some of whom had been unable to read and write a few years before, were introduced to a new world of literature.

To expand and further this plan of cultural development the men of Antigonish set up a regional library with branches in various key spots. The local credit union, store, and lobster factory became the branch library. Books by the leading social thinkers, volumes by the greatest minds of the past and present took their places on the shelves of the co-operative store beside the packages of tea and sugar. Thus the economic unit became the center of cultural development in the community.

Directors and officers of credit union and co-operative units were trained, not only as distributors of credit and groceries, but also as distributors of culture and reading habits. In most of these economic units there is a library committee. They meet periodically to plan new methods of book distribution, to outline campaigns whereby new members and students in the little clubs may be introduced to the newest and best in the current publications.

The study club members, the fishermen, farmers, and miners in the Nova Scotian co-operatives,

are today far in the lead of other groups on the continent in this respect. These people read, discuss, and exchange ideas culled from the books. They go further and put in terms of practical usage some of the ideals and ideas presented merely as theory by the writers of the books.

The regional library idea at the present time is one of Dr. Tompkins' pet projects. He believes it is even more important than the economic units that are bringing more bread to the fishermen and farmers. So he works indefatigably to spread the system of rotating libraries.

The women's study clubs function similarly. Vitally important as are the handicrafts from the point of view of sound economics, there is another side that is equally important. In teaching the women to work their native wool into fabrics, clothes, and rugs, the teachers are leading them in the direction of authentic and native beauty. There is a distinct trend toward utilizing native patterns. It is felt that once these people rise in education and appreciation of beauty the native designs will be expanded and lifted into an authentic folk art.

The signs are appearing here also. Hooked rugs and fabrics from the looms are showing definitely the educational and cultural trend of the people.

Something which Dr. Tompkins believes is native in every man and woman is finding expression.

In the study clubs and co-operative organizations one finds the open admission that the little villages and hamlets of the Province are drab and ugly. There was never any development of architecture such as appeared in colonial New England and the South. The stress of economic pressure forced the people to build for harsh utility. The towns and villages show this in their fronts of square, ugly houses, in the unlovely streets that march stolidly past the square-fronted stores with their unimaginative windows.

Today in some of the co-operatives that have outgrown their buildings you hear the members asking, "How shall we build now to show what all this means to us? How shall we build so that everyone will see what is happening in this part of the world?" And when the people begin to talk in those terms, there is no question as to what is going to happen.

The first move toward co-operative housing that is now appearing is indicative of the new trend in the Province. Last year, having built up their credit unions and co-operative stores, groups of miners in the towns around Sydney pushed forward in their study clubs to a consideration of a

plan of housing that would lift them out of the grimy environs of the mines.

The first group began to study under the guidance of Father Tompkins at Reserve Mines. Other groups approached the subject tentatively. But the subject was a new one to most of these men. All their lives they had lived in rented houses, many of which belonged to the mining companies. The few who had broken away and built for themselves individually had been forced, because of high building costs and low wages, to put up the same type of angular-fronted, unlovely house that had grown up about the mines.

At this time a new element entered the field. Just as the educational campaign had attracted leaders in other fields, so it now attracted a new leader in the housing field. Miss Mary Arnold, the woman who had led in the building of the chain of co-operative restaurants in New York City and had been instrumental in the organization of a group that built its own modern apartment house there, went to Nova Scotia to study what was happening.

With her knowledge of co-operative housing techniques Miss Arnold naturally was drawn to the infant groups in the Sydney area. She began to take part in their discussions, giving them the benefit of her long and practical experience.

Gradually the idea of returning to New York was supplanted by a desire to stay and work in this expanding field. She joined the staff of the Extension Department to organize housing co-operatives and went to work with the study group at Reserve Mines to make the first demonstration.

Miss Arnold outlined a course of study to cover a period of twenty-six weeks. In that period the ten men in her group studied all angles of housing. They went into the philosophy of co-operation as a method of community building. They studied the reasons behind high construction costs and outlined a program of action to bring them down. As they studied they began to draw plans for their own homes.

Miss Arnold obtained for them plans and blueprints for small, modern, and beautiful homes. Each man in the group chose the type of house he wished. Under Miss Arnold's leadership each one built his house in cardboard. In their study club they then grouped the houses into their own little community, the first real co-operative community ever so planned in Nova Scotia.

The piece of land upon which they finally decided to build is somehow indicative of all that has happened in Nova Scotia; it is symbolic of the regeneration that is taking place.

Some years before, Dr. Tompkins had bought

for his parish a tract of land that was being sold for taxes. It lay a mile outside the edge of the little mining town, a lovely field beside a main road, high on the top of a hill. In the back of Father Tompkins' mind at the time of the purchase was the vague thought that perhaps at some future date it could be utilized as a cemetery.

When the first housing study club moved from a contemplation and discussion of the broader and more general aspects of home-planning to a practical approach to actual building, they began to look around for a piece of land that they could buy. Father Tompkins offered them the field he had bought for a possible cemetery. Thus the land that was to blanket the dead became earth in which the roots of the living might sink and hold.

The Provincial Government had, in 1932, passed a Housing Act. It was aimed to assist wage earners with a yearly income of \$1200 or less. By this Act the Government would lend up to 75% on a twenty-year amortization basis on homes costing \$2,500. But no one had ever taken advantage of the Act because no one could bring the cost of soundly constructed houses down to the stipulated figure.

But, through their twenty-six weeks of study, the men of Reserve Mines found that they could meet the government requirements. It meant co-

operative purchasing of all building supplies. It meant, further, contracts with builders whereby each man should do a share of the work on the house himself. So the group applied for and received a charter for the Arnold Housing Corporation and laid out the plans for the first co-operative community—to be known as Tompkinsville.

On this land each man is to have an acre of ground where he can supplement his wages by subsistence farming. The study club members have laid out plans for the landscaping of the community as a whole. They have found a government service which will supply a supervisor for the landscaping work, which they will do under his direction.

The actual building of the homes of Tompkinsville is being started now. But the community had already been built and beautified in the long evenings of last winter when the men met and planned, outlining on paper and in their cardboard models, the long dream of the renter who sees at last the promise of his own home.

Under Miss Arnold's direction two other groups are studying in neighboring towns, laying out their hopes and aspirations on paper, forming with their awakened minds and hands the design and substance of a home for tomorrow. As soon as their planning has reached the stage where all de-

tails have been worked out, costs fixed, and contracts made, the new houses will go up. In all the credit unions in this district the credit union and co-operative members are turning to watch this newest development. The housing movement has been started in such a sound and practical manner that its spread all over the mining section is inevitable.

Beyond that Miss Arnold sees still greater things. She now looks ahead to the time when she will take to the reborn fishing villages plans whereby they can begin to replace their unlovely little houses with real homes.

Back of the housing movement the farmers and lumbermen, who have followed the same course of study, see a new era for their still tiny co-operative sawmills. Building costs can be cut still further, they know, when fishermen's and miners' housing co-operatives buy directly from the mills set up by the people to serve the home builder—and these mills will return a wider margin of income to the lumbermen.

As these men plan their houses they plan also what shall go into them. In neighboring towns a few groups of unemployed artisans have begun to draw together into small handicraft co-operatives. The miners have a vision of such groups making their furniture in small co-operative factories, cut-

ting still further into the business of the profit-makers while they replace the flimsy and shoddy stuff turned out by mass production methods with strong, substantial, and beautiful furniture in which they can feel real pride of ownership. Already they have advanced far enough in their studies to show the fallacy of the claims of big-ness. Such small handicraft organizations, where free workers utilize their craft to deal directly with the home-owners, can operate more efficiently than can the big factory with its sales, advertising, and collection problems.

The men and women of these housing groups are thus moving through the store and credit union stage to a point where they are beginning to bring the whole co-operative technique closer to themselves and to their daily experiences. From the co-operative store, credit union and producer co-operative the movement is entering the stage when the people will actually live co-operation instead of merely practicing it.

Already out of these groups that are studying housing have come new ideas and visions. The homes are to be beautiful with modern plumbing and up-to-date improvements and refinements. All of these things mean new services: services that these people still have to accept from the old profit-making system. But already they are con-

templating a time when their new communities will be totally co-operative. They are discussing such developments as co-operative utilities, insurance, medicine, hospitalization, and burial service.

In some few cases the plans have already entered the active stage. The co-operative at St. Andrews has recently entered into an agreement with the hospital at Antigonish whereby the co-operative pays into the hospital a fixed sum per member per year. In return the hospital guarantees certain free service and hospitalization to the members of the co-operative. Thus the savings effected through co-operative action are being turned into the channels of community services.

But most of these improvements will come when the housing co-operatives have spread more widely. And today that spread is sure and certain. The cohesiveness and energy of the co-operatives that blanket that end of the Province insure a swift and tremendous growth of co-operative housing, now that the first move has been made.

It must be remembered, also, that in the rapidly growing credit unions is being built a reservoir of financial strength that will, month by month, be utilized for wider purposes. The credit union movement in Nova Scotia is definitely and swiftly moving out of the narrow field of the small

emergency loan service. Because of the nature of their education the people, owners and controllers of this new banking system, know their own power. They look upon the swelling reserves in their credit unions as ammunition with which to batter down still more barricades that hem them in.

The fishermen have learned how to build their boats co-operatively—how to buy nets and gear and supplies. They have learned how to push their incomes steadily upward while they bring down the costs of living. The next step, toward a fuller and richer life with a rising culture, is as certain as the rising of the sun tomorrow.

What these people have done, in reality, is to gain a new conception of life. The phrase, "the cost of living," typifies our slavery to a system, a system that has reduced to a narrow range of profits and costs the more significant aspects of life. As a people we have been forced to think in terms of dollars and cents rather than in spiritual and cultural values. We have allowed ourselves to become dependent upon an oppressive system the economic exactions and tributes of which have blinded the great majority of us to everything but the necessity of making a living.

In Nova Scotia we see a people who are launched on a campaign for the simplification of economic processes. As their economic units ex-

pand and become more efficient, more and more of their time can be devoted to the realities of living: to cultural, spiritual, and intellectual development. It is not difficult to envisage such a scheme of economics reducing the business of feeding, housing, and clothing the people to the minor position it should hold instead of the major and all-enveloping thing that it has become under the profit system. And that is the vision of Dr. Tompkins.

What has happened among the Nova Scotian fishermen, farmers, and workers is that these people, through their own co-operative efforts, have been able to lift themselves to a new level of self-respect and self-reliance. They have found that changing the course of their economic affairs was not the vast and intricate task they had always believed. Education opened a new world to them. As they have climbed notch by notch, their self-reliance and independence have strengthened and grown until now they face the morrow with strong serenity, confident in the knowledge that whatever the problems they will be able to meet them and solve them.

Economic education through action has emancipated them as a people. Herein lies the real importance of the movement. It is not so much that they are sure of themselves as business men as that

they are sure of themselves as free men and women. The economic program becomes then but a step on the upward march.

Under the type of economic order which these people are building, the volumes of bromides and platitudes that were foisted upon us in the guise of wisdom are being revised and reinterpreted. Honesty will be firmly implanted not because, as under a dog-eat-dog method of doing business, it is "the best policy," but because it is one of the fundamental rules of a business structure that serves all and belongs to all in justice and equality.

The rise of the farmers and fishermen has returned dignity and importance to the once-scorned trades of the sea and the earth. Because of this there is now on foot a definite program of resettlement. The leaders of St. Francis Xavier University have their eyes on the abandoned farms and wasted acreage of the Province. With marketing, banking, production, and consumer co-operatives now expanding into a genuinely balanced system for the rural economy, a resettlement of these lands with prosperous farmers is now possible.

The pulling away of power and financial strength from the big centers, and the spread of that power and control over the bulk of the communities, will make a resettlement plan not only

feasible but necessary. The wage-slaves will follow the shift of production to become again free men and women with their feet grounded in soil that they own.

The important angle of the housing co-operatives in the mining districts lies in the acre that will surround each house. As they build co-operatively these men will become less and less at the mercy of seasonal layoffs. Taking part of their substance from the land they will in time find it unnecessary to work twelve months a year in the mines and mills.

Here we have the vision for a new America. The slums in the factory cities have grown up because of a centralized system that has made the worker dependent upon his bench or machine work twelve months of the year. Such a distribution of production and ownership as is being carried out by the men of Nova Scotia will make it unnecessary for the dweller in the small, semi-rural community to work more than a few months of the year in factories. Such work will be looked upon as a cash crop to add to the subsistence they take from the farms and the sea.

This new vision of a balanced economic system is coming directly out of the small study clubs, out of the minds and hearts of the people who

have caught a glimpse of a new world that they can build.

In summing up the job to be done, Father Tompkins once said, "We must put on the belt and hitch up the intelligence of the common man to his problems."

This has been done in eastern Nova Scotia and the people have become their own power plant. The product of their power has appeared first in the modest but meaningful economic units that are growing more ambitious month by month. Now has begun to appear the real product for which the pioneers of Antigonish geared the power plant, the first dawning of a real culture: a society in which ethical Christianity is beginning to furnish the motivation and direction. This is the real renaissance in Acadia.

## CHAPTER X

### GO THOU . . .

THE story of achievement in Nova Scotia through sound and intelligent adult education is something more than a pretty story to brighten a few hours. Against the economic distress and chaos of the American scene it stands as a bright challenge to educators, religious leaders, and social thinkers. It has more pertinent significance to the problems of the whole continent than almost any other plan of action before us today.

The course of our march into the abyss of helplessness and hopelessness is mapped in tragic symbols across the land. It stares at us in the faces of the millions of unemployed. It is outlined in the huddles of shacks through the states where sharecropping is the accepted order, where undernourished children grow up in squalid poverty to a manhood that is without promise or hope. It echoes in the mutter of discontent and rebellion among the underpaid workers. It confronts us squarely in every closed mill gate, in the growing figures of foreclosure and tenancy in the agricul-

tural districts—this dark story of a nation that has lost ownership and therefore the one hope of ever achieving freedom and plenty.

While the theorists mouth their empty phrases in praise of Democracy, Democracy dies in our midst because of lack of substance. Of what use is an argument of Democracy to the factory worker who sees the mill gate shut in his face? What weight and force has an argument about political liberty to men whose children are crying for bread? How can you sway a man with pleasant phrases about freedom and equality when he has walked the streets for years looking for work, eating the dry bread of relief with the bitterness of failure eating into his mind and soul? One vociferous dictator with a plausible plan for feeding the hungry and putting the unemployed to work can speak more loudly and sway a greater following than all the empty phrases that are backed by nothing more tangible than theories and shibboleths. It has almost happened several times in the past few decades. Indeed, through lack of widespread ownership we already have sectional fascism in some states.

These are things that educators and religious leaders, above all other men, must consider. They must decide, and that soon, whether they are to throw their weight behind a plan for sound and

constructive action through self-help, or see the army of graduates go out from the colleges to join the breadlines and the church pews empty of men and women who find no promise in purely religious teachings when their stomachs are empty.

There is not a section of the United States where something like St. Francis Xavier University's plan of education for action is not the crying need of the day. There is not a single community where the hard necessity for a reversal of the march into economic feudalism is not manifest.

The depression that has lasted in America for approximately a decade has torn us in periodical spasms of economic agony. Because the people have lost all ownership and control they go hungry and naked while abundance lies rotting in the fields and the warehouses. A system of production and distribution for profit has failed miserably to spread that abundance. The educators and religious leaders must face that fact and make up their minds as to what they wish to see happen.

Under the St. Francis Xavier movement in Nova Scotia one village after another has, through the functioning of a plan of self-help, reached the point where it does not require relief. The questions there were answered by the teachers and preachers. They spoke and acted while the poli-

ticians fed the hungry with pittance and made their noisy protestations and declarations at election time.

Today we watch the juggling of gargantuan figures for relief of the unemployed and think of such villages as Little Dover as no more than far-off and isolated phenomena instead of what they really are—conclusive proof of the existence of a well-founded plan ready for application to the problem at hand.

Outside of the feudalistic share-cropper sections of the United States there is scarcely a community that has not more resources in the form of money, goods, and education than had any of those fishing villages of Nova Scotia. There is lacking only such leadership as was given to the people by Dr. Tompkins and Dr. Coady. And all through the states stand colleges and universities with their extension departments already organized and operating. Let them turn to Nova Scotia, see what has been done, and act according to the dictates of common sense.

The plan will work. It is already working in some few sections. From Maryland a young priest went to St. Francis Xavier University and studied what was happening there. When he returned to Maryland he went to work among his own fishermen. He has not been working very long with his

people, but it has been long enough for him to see them grasp at the promise of the doctrine he now preaches.

Out of the depression of the hungry 'thirties came an almost ignored sign of the times. All over the country there sprang up little groups with programs of self-help. Some of them flourished and prospered. Most of them died when the New Deal came to pour money into their laps and turn their self-help program into a game of grab.

No doubt that most of the leaders in the drive for Federal relief for the hungry unemployed were actuated by the highest motives. However, they simply had not learned the lesson that the men of Antigonish had learned through bitter experience—namely, that any dole, however it may be handed out, only reduces the people to greater helplessness and dependence. So in their eagerness to push this or that project with government funds, they smothered the only thing that could have helped the people—the innate and fundamental desire to help themselves.

Educators and religious leaders must absorb this lesson until it permeates their thinking and motivates them in whatever they do. They must then turn to the people with the same message that Dr. Tompkins carried to his struggling and des-

perate flock, the text of which is, that there is in every man the power and ability to change all things about him if he will but reach out and join his fellows in constructive action.

Turn to the State of Maine today and see what has happened there. Follow the coast and see the whole tragic story, the tumbledown wharves and the rotting boats. Talk to the fishermen and hear the story of a system that has reduced most of them to virtual peonage. Back of the surface story is the other one, the slow decline of ownership and prosperity as the control of marketing and production moved farther and farther away from them; draining more and more of their substance into the profit pools of Boston and New York.

The government has loaned them money. It has kept many of them from want and starvation. But it can do little more. People in a democracy must be bigger than any government. The men in the legislative halls must reflect the thinking of the people. Such is the invariable and basic rule in a political democracy.

Therefore, let the educators and religious leaders stir themselves as did the men of Antigonish and go out to move the fishermen along the Atlantic coast to action. Let them carry the vital message of self-help and self-determination to these

men and start them on a program that will reverse their trend toward an ever more oppressive poverty.

State by state the story is repeated. In every community are the same dismal derelicts of an economic system that has left them helplessly marooned. All of them are men with the inherent dignity, ability, and power that Father Tompkins saw in his people in Nova Scotia. They have the minds and hands to re-create the sorry world in which they live if they are but given a leadership that will help them discover themselves and their abilities.

That leadership will not come from the ranks of the profit-makers who see in the people only customers to be won, sources of greater and greater revenues. Such men can only continue to lead them in the direction they have been traveling for years, deeper into the bogs of debt and dependence. Neither can leadership come from the politicians who are absolutely at the mercy of the economic system that rules and controls the political machine.

If the leadership is to come, it must come from those who see the imbalance and injustice of the economic set-up, yet are strong and intelligent enough not to be stampeded into some totalitarian evasion of the real democratic issue.

The most hopeful sign on the national horizon today is the great and growing Consumer Co-operative movement in America. It stretches in a solid belt of retails, wholesales, and processing units across the Middle West. In the big wholesales, set up by small community units, are pooled the funds that are being used more and more to further a system of distribution by the people. Through these organizations the farmers of the Middle West have begun to show their strength in the oil business. They have gone through the wholesaling stage into the manufacturing of necessities. Their strong insurance companies, credit organizations, and reserves of cash represent pools of capital gathered together by the people.

The majority of these organizations have set up magnificent educational departments to spread the philosophy of consumer co-operation and bring more and more people into economic action. Many of these co-operatives, while owned and controlled by rural groups, are spending money on city education, seeking to draw city consumers closer to the farmers through consumer units owned and operated by these city workers.

The great development of the last two years in the consumer co-operative field has been the swift surge of activity in the city. Strong centers are growing up on the eastern seaboard and in

cities like Chicago, Milwaukee, and Minneapolis. In Racine, Wisconsin, a labor group has advanced swiftly into the field of consumer action.

These groups constitute a background and foundation for a new city movement, one patterned on the lines laid down by St. Francis Xavier University. Among the army of the disinherited in every city are men and women who are ready and eager for self-help action, once they are given the leadership. There are men trained in the techniques of the various crafts who could turn out in small co-operative units the goods that a stagnated and paralyzed profit system cannot now supply.

To put in motion such a program there would need to be close co-operation among social, religious, and educational leaders and the existing consumer co-operative movement. Together they could begin a distinct march away from profit-dominated business to a system of production and distribution for service.

The consumer co-operatives today, with their millions of members, sound financial strength, and existing machinery for education, can at this point assume leadership in a move to replace relief and charity with dignified and soul-saving self-help. They can do this now because they are in a position to expand their machinery of distribu-

tion to handle more goods turned out by small producer co-operatives.

To do this intelligently and efficiently, however, there must be, first of all, a program of education among the unemployed. The educators and religious leaders must approach these groups with the same message that Dr. Tompkins and Dr. Coady carried to their people in eastern Nova Scotia.

Such a program would lead naturally and logically to a new conception of co-operation in America. The unemployed groups, once they were given education and training in co-operative action, could approach the expanding consumer organizations to find outlets for their products.

Here is no idle dream but a sound and natural expansion of co-operation as it exists today. The self-help organizations of the early depression days were wrecked by stupid financial aid that was backed by neither education nor training. But the memory of those self-help co-operatives remains. The causes for their failure and disintegration are so clearly marked that the shoals and rocks upon which they foundered could be avoided by intelligent direction.

The consumer co-operative movement could do little to help such haphazardly organized and

poorly run self-helps as existed prior to the New Deal. But they can and should aid a new type of self-help co-operative set up through education with a constructive program.

There are in the nation units of a growing homestead movement. Some of these have come through the period when government help and the direction of bureaus made a fiasco of resettlement. Such groups, given active help and direction by social and educational leaders, could start a real movement away from the slums into some of our almost deserted rural areas. There are other semi-rural districts where local ministers and priests could start a movement of subsistence farming with small industries to supply the necessary "cash crops."

Given the real support and encouragement of the religious and educational leaders these small communities, embarked on a program of self-help, could move directly and boldly toward the consumer co-operative movement, learn from them the techniques of distribution and become part of a trek away from centralization. The move would be an American one, diametrically opposed to both the Fascism of finance-capitalism and the enervating influence of centralized and bureaucratic relief.

In thousands of small towns and villages there

stands idle today the machinery for a new type of industrial and craft development among the unemployed. It could be utilized to work out an American pattern of self-sufficiency and co-operative exchange. It can be worked out thus if the local leaders have the vision to guide the people about them. Attempted on a national scale with Federal subsidy it would degenerate into a country-wide collection of Taggart Valleys and Arthurdales.

The whole program must be put on a basis of actual self-help in each individual community. As in Nova Scotia, the people must be taught to look about them and utilize the material for rebuilding that is at hand. As in Nova Scotia, there should be no help given except the funds expended for actual education. And in Nova Scotia these funds have been a little less than modest. When the people have advanced enough in studies and action they will find, as they did in Little Dover, the sources of necessary credit to finance their own economic units.

The housing program in Nova Scotia that has just been started presents the right way, as against the present muddled and haphazard slum clearance program in the United States. While the miners of Sydney withdraw from the mines into the country where there is cheap land and oppor-

tunity to do some subsistence farming in the slack seasons, cities like New York talk of clearing huge slum areas where the prohibitive price of city real estate makes impossible any real low-cost housing. Instead of making a move to break up the slums and start a movement to the open country, the men behind the housing move would build new tenements in the same old congested areas, thus tying the people more securely to the factory gates that have closed.

Such a program as that of Nova Scotia, if launched in the United States, would lead directly away from the towering factory chimneys to the smaller and more productive communities where they could develop a pattern for a fuller and better life. Men and women, under such a program, could begin to break the bonds of slavery to production lines and factory benches. With handicrafts and small subsistence plots they would not be solely dependent on factories and mills operating on schedules that call for idle periods of months at a time.

Mass production in America has proved that its units cannot be kept running full time. The automobile industry, for example, is notorious for its seasonal fluctuations. Yet it has drawn into increasingly congested areas about its factories an

army of men and women who are doomed by the nature of the industry to bow to the ignominy of relief and pile up fresh indebtedness while the motor kings callously disavow any responsibility for such conditions.

Men like Henry Ford have long since admitted that the conditions are wrong and unjustified. For years we have heard of plans on the part of Mr. Ford for the breaking up of his centralized plants into smaller units where workmen could live on subsistence farms and thus balance their activities to take up the slack of seasonal unemployment.

But even if Mr. Ford could work such a reformation in his industrial practices it would still remain an isolated experiment. A plan of industrial and agricultural balance, under such circumstances, would necessarily be worked on a more or less paternalistic basis. The people themselves, not having taken the initiative in the move, would simply adjust themselves as slavishly as they have followed the mass urge into slums and congested areas.

The impulse must come from the people if there is to be a move that will recreate and resurrect the American dream instead of destroying it. The natural leaders of the people must be developed in their own ranks and must take their places at

the head of the march away from centralization and its attendant poverty, dependence, and slavery.

It must be repeated, therefore, that the challenge is to the educational and religious leaders. Let them act in terms of real independent action and regeneration instead of mouthing platitudes about social injustice and balanced economy. Let them start the trek out of the slums into a free America that can emerge if they catch a vision of the program that is revitalizing Nova Scotia.

Centralization, with its slums and misery, cannot be wiped out effectively by edict, governmental or otherwise. Its end will come only when the people start at the foundation of the economic structure and begin to spread the machinery of production more widely and justly. The change will take place only as the people themselves regain ownership, democratically and intelligently, of those things which they have allowed a system of economic feudalism to take from them.

The huge, dictatorially controlled and inefficiently run units of mass production will disappear only as the people build small, community-owned and community-controlled units to replace them. Against a Fascist or Communistic doctrine that would wrench away the ownership and control of economic dictators and give it into the hands

of political dictators, we must balance a mass movement beginning in the grass roots: an inexorable and powerful movement by the people to take over such control, as they demonstrate their fitness to control and own.

Every approach to the problem brings us sharply back to the basic fundamentals of education. The program must be a long-term one with the common man taught first to help himself through co-operative action with his fellows. Once he has learned to supply himself with the bare necessities of life without recourse to relief or charity, he can be led to the wider fields of community effort. Joining with his fellows in other communities he can then begin to set up his larger units, controlled and directed through the awakened and educated community groups.

Such a program would eventually broaden into a national policy of individual ownership and responsibility. But it must begin in the Little Dovers of America. It must have its roots in a rebirth of democratic understanding with its accompanying action. And no one but the educators and religious leaders can take the actual initiative in the movement.

This is the challenge before these leaders today. They can accept it and go forward at the head of the people to build a new order of prosperity and

dawning culture. Or they can dismiss it and watch the continuation of the slow breakdown and enslavement of the people. They can sit with folded hands and watch for the coming of the day when distress grows so acute and oppressive that the people will stampede on the heels of the dictator who will surely arise and throw his generation into the darkness of servitude and regimentation.

The signs are before us. The voices of the would-be dictators pour into our ears from radio and platform. The dictators are always the vocal ones. They have plans. They have formulas and panaceas. Sooner or later one will be so plausible and fair-seeming that the masses of the people, uneducated in economic action, blinded by their own hunger and distress, left leaderless and unguided for so long, will rise in a body and follow him into an American version of the never-never land.

But let the people get one glimpse of hope, let them feel for the first time their own innate strength and power, and they will start to build for themselves. A great demonstration has come out of Nova Scotia, a demonstration which is a challenge to every man and woman who, by virtue of chance and circumstance, is in a position to assume leadership in the Little Dovers of America.

